Government
Publications

C 2

Canada Parliament
Sessional Papers

SESSIONAL PAPERS

VOLUME 5

PART 1

SECOND SESSION OF THE TWELFTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1912-13

VOLUME XLVII

1091657

See also Numerical List, Page 25.

ALPHABETICAL INDEX

TO THE

SESSIONAL PAPERS

OF THE

PARLIAMENT OF CANADA

SECOND SESSION, TWELFTH PARLIAMENT, 1912-13.

A

Agricultural Aid Act, Agreement with the several Provinces *re* expenditure of Subsidies under, &c.. .. .. 67*i*
Agriculture, Report of Dept. of.. 15
Agricultural School, Model Farm, &c., at New Carlisle, Que., Memorials, &c., *re*. 215
Aids to navigation that have been established on the Canadian Atlantic Coast.. 89
Aikins, J. A. M., Report of on 'Moral Instruction in the Canadian Public Schools'.. 96
Aldershot Military Camp, number of men at in summer of 1912; contracts given; cost of supplies, &c.. 182
Aldershot, N.S., *re* supply of ice for Military Camp at, &c.. .. .. 221*a*
Aldershot, N.S., *re* alleged thefts of property from the Militia Camp in Sept., 1912.. 221
Algoma Steel Co., applications for remission of duties on rails imported by at Fort William, &c.. 149
Amiot, P. E., Engineer Public Works Dept., Bonaventure Co., Que., *re* transferring of.. 138
Appeals made to Governor in Council, 12 months prior to March, 1912.. 117

A

Appointments:—
  General Foremen, &c. of Public Works of Co. of Bonaventure, since Oct. 1, 1911, to date, &c.. .. .. 72*j*
  Appointment of Mr. McCloskie as Postmaster at Wakan, B.C.. .. .. 72*k*
Archives Branch, *re* transferring of from Dept. of Agriculture to Secretary of State, &c.. 87
Archives Branch of Secretary of State, Report of work of for year 1912.. .. 29*b*
Asselin, Olivar, Report of *re* investigation of French and Belgian immigration into Canada.. 91
Astronomer, Chief, Report of for year ending March 31, 1912.. .. .. 25*a*
Atlantic, Quebec and Western Ry., Report of Engineers *re* usefulness of as feeders to I. C. Ry.. .. .. 67*f*
Auditor General:—
  Report of, Volume 1, A to J, for year ended March 31, 1912.. 1
  Report of, Volume 2, K to U, for year ended March 31, 1912.. 1
  Report of, Volume 3, V to Y, for year ended March 31, 1912.. 1
Australia, Commonwealth of, Preferential Tariff between Canada, and.. .. 94

B

- Banque Internationale, application of to the Treasury Board, &c.. 130
- Banque Internationale, *re* Certificate authorizing transfer of to Home Bank, &c.. 228
- Beeman, J. C., cancellation of contract of, for conveying H. M. Mails, name of successor, &c.. .. .. 62*b*
- Begin, Mr. J., appointment of as Manager of Experimental Farm at Ste. Anne.. 72*c*
- Belgian and French Immigration to Canada, Investigation into by Olivar Asselin.. 91
- Bills passed by House of Commons since Confederation, which have been amended by Senate.. 223
- Bonaventure, Post Offices opened in since Oct., 1911, to date, &c.. 63
- Bonaventure Co., Resolution of, asking for, or objecting to, certain public works in said Co.. 139
- Bonds and Securities registered since last return, Nov. 28, 1911.. 53
- Boulanger & Son, Quebec, Claims of, &c. 141*a*
- Branch Lines I. C. Ry.:—
  - Railway from Estmere to Baddeck, *re* building of.. 82
  - Vale line of, *re* asking for road to be taken over by I. C. Ry., *re*.. 109
  - Re-construction of Branch line of into Guysborough Co., N.S.. .. .. 83*e*
- Breakwater at Petite Rivière, Lunenburg Co. N. S., Report *re* repairs made on in year 1912.. .. .. 203*j*
- British Consular Service, O. C. *re* facilities for information useful to Canadian Trade in connection with.. .. 118
- British Canadian Loan and Investment Co., Ltd., Toronto, for year 1911.. .. 140
- British Columbia, Copy of O. C. appointing a commission to inquire into claims of, &c.. 191
- British Columbia, Memo. *re* claims of for special consideration.. .. .. 191*a*
- British Columbia, Correspondence *re* claims of Indians of the Province, between Prov. Govt. and Dominion Govt. 159*a*
- British Columbia, Documents *re* subject of increase of Prov. Subsidy to.. .. 67*g*
- British Columbia, Memorials of Govt. of *re* claims for additional Prov. Subsidies.. .. .. 67*h*

B

- Broderick, Post Office, Sask., *re* change of name of.. 78
- Brulé Wharf, Colchester Co., N.S., *re* expenditures on during last two years &c.. 179
- Brown, James W., in connection with western lands, pt. of S. E. ¼ section 21-20-21-W., 2 Meredian, and others, also Alex. Hurst Brown's claim *re* these lands.. .. .. 187*c*
- Buildings occupied by the Govt. as public offices, under rent, where situated, &c.. 208

C

- Cable Rates, Memo. on subject of between P. O. Dept. and British Post Office.. 93
- *Canada* Steamer, *re* investigations regarding service performed by, &c.. .. 65
- Canada-West Indian Conference.. 55
- Canadian Fishermen, *re* recent increase in prices charged for Manilla Cord.. 185
- Canadian Boat Fishermen, *re* Medical attendance on, &c.. 64
- Canadian Pure Food Act, date of enactment of, &c.. 70
- Canadian Trade and Commerce, extension of facilities for obtaining information useful to.. 118
- Canadian Pacific Railway:—
  - Orders in Council respecting, &c.. .. 45
  - Return *re* lands sold by, year ending Oct. 31, 1912.. .. .. 45*a*
  - Return *re* applications made by, for authorization to make new issue of stock.. .. .. 45*b*
- Canadian Guardian Life Insurance Co., *re* transfer of from Dept. at Ottawa to Dept. at Toronto.. 188
- Canals:—
  - St. Peter's, Improvements on, also *re* contract between Department and W. H. Weller.. 108
  - St. Peter's, Improvements on, also relating to contracts, &c.. .. .. 108*a*
  - Relating to personal expenses paid by Government to Mr. St. Amour, Superintendent Soulanges Canal.. .. .. 108*b*
- Census, 1911:—
  - Population, Religions, Origins, &c. .. B
  - Manufactures.. C
- Civil Service:—
  - Statement of affairs in connection with Civil Service Insurance Act.. 41

C

- Statement of superannuation and retiring allowances in Civil Service.. 44
- Civil Service List, 1912.. 30
- Report of Sir George Murray on organization of in Canada.. .. .. .. 57*a*
- Report of Civil Service Commission.. 31

e, W. J., Report *re* investigation into Govt. Printing Bureau.. .. .. 61 (11*z*)
Commission Royal, Report of on Industrial Training and Technical Education, &c.. .. .. 191*d*
Commission Royal, Report of inquiry into complaints *re* weighing of butter and cheese in Montreal, &c.. 153
Commissioners, appointment of *re* study of causes for depopulation of country places, high cost of living.. 129
Commissioners, appointed to investigate complaints against United Shoe Machinery Co.. .. .. 95*c*
Commission Agents, complaints for placing farm labourers in Ontario.. 47
Commissioners appointed under first part of Inquiries Act, 1906.. 191
Commissioners appointed to inquire into claims of British Columbia.. .. .. .. 191*a*
Commissioners appointed to inquire into Indian Lands and Indian Affairs in B.C. 191*b*
Commissioners appointed to inquire into Law *re* Pilotage Districts of Montreal and Quebec.. .. .. 191*c*
Commission appointed to investigate charges of political partisanship in Govt. Printing Bureau, with evidence and Report.. .. .. 61 (11*z*)
Combines Investigation Act, Report of Proceedings under, year ended March 31, 1912.. .. .. 36*c*
Canada and Newfoundland, Volume of trade import and export between from Jan. 1, 1896, to Jan. 1, 1913, also Trade Agreement between Newfoundland and West Indies, included with Canada, for 1909, 1910, 1911 and 1912.. 195
Canada and Newfoundland, Volume of Trade, import and export, between, from Jan. 1, 1896, to Jan. 1, 1913, &c. (Supplementary Return).. .. .. 195*a*
Cariboo Island, Pictou Co., N.S., Papers in connection with expenditure at 97
Cement, Customs Tariff on, correspondence between Coy's., Corporations, &c., to Nov. 1, 1911.. 125
Cement, adjustment of Duty on, and all correspondence with Ministers respecting.. .. .. 125*a*
Census Enumerators, Reports as to delay in payment of, &c.. 76
Central Railway of Canada, Report made by the Railway Department.. 211
Champlain Market, Que., *re* acquisition of by Trans. Ry. Commissioners, for Station, Terminals, &c.. 170
Chartered Banks, List of Shareholders in, as on Dec. 31, 1911.. 7
Cheese, Butter, &c., Report of Royal Commission of inquiry into methods of weighing, payment, &c., Montreal. 153*b*
City of Sydney, Steamship Investigation into collision between tug *Douglas H. Thomas*, and 95*e*
Construction of road from North Bay to Sturgeon Falls, Ont., Correspondence and Engineers Reports *re*.. 178
Conference, International Peace, *re* consideration of first Century of between U. S. and British Empire.. .. 229
Correspondence, &c., by Conservative Candidate, Gloucester Co., N.B., *re* Public Works to date.. 187
Correspondence *re* East ½ of Sec. 27 in Tp. 6, Range 2, West of third Meridian.. 126
County Court Judges, *re* request of increased salary, and amendment to Judges Act *re* retiring allowances.. .. 173
Customs Department:—
- Report of.. 11
- Customs Tariff of Canada, changes made in by O. C., since last Session of Parliament, &c.. 73

Criminal Statistics for year ended Sept. 30, 1911.. 17
Crowe, Colonel, Commandant Royal Military College, *re* retirement, &c.. .. .. 75*a*

D

Dairy and Cold Storage Commissioner, Report of for year ending 1912.. .. .. 15*a*
Dry Dock at Lévis, Que., or Harbour and Port of Quebec, Que.. 204
Drill Hall at Fernie, B.C., *re* contract for erecting at.. 197
Drill Hall at Fernie, B.C., *re* awarding contract for erection of.. .. .. .. 197*a*
Dismissals:—
- Return *re* dismissal of John R. McDonald, Heatherton, Antigonish Co., N.S... 61
- Return *re* Dr. C. P. Bissett, Physician to Indians Salmon River, N.S.. .. 61*a*

D

Return *re* dismissal of Michael Murphy, P. M., at Pt. Micheau, R. Co., N.S. 61*b*
Return *re* dismissal of David A. McLeod, P. M., at Cleveland, Richmond Co., N.S. 61*c*
Return *re* dismissal of John Milward, P. M., at Stormont, Guysborough Co. N.S. 61*d*
Return *re* dismissal of Kenneth F. McAskill, P. M., at Loch Lomond, Richmond Co., N.S. 61*e*
Return *re* dismissal of W. W. Hayden, wharfinger at Digby, N.S. 61*f*
Return *re* dismissal of W. B. Langley, Asst. at Lobster Hatchery, N.S. 61*g*
Return *re* dismissal of Fred. E. Cox, Engineer Lobster Hatchery 61*h*
Return *re* dismissal of Simon Hodgson, Engineer Lobster Hatchery, Isaacs Harbour, N.S. 61*i*
Return *re* dismissal of Henry Henlow, Engineer Lobster Hatchery, Canso, Guysborough Co., N.S... .. .. .. 61*j*
Return *re* dismissal of H. C. V. Le Vatte, Harbour Master at Louisburg, C. B. South, N.S. 61*k*
Return *re* dismissal of John Cummings, Asst. Lobster Hatchery, Isaacs Harbour, N.S. 61*l*
Return *re* dismissal of W. G. Matthews, of Life Boat Crew, Canso, Guysborough Co., N.S. 61*m*
Return *re* dismissal of Joseph Shean, Harbour Master, North Sydney, N.S. 61n
Return *re* dismissal of Geo. H. Sampson, of Storm Signal, Lower L'Ardoise, Richmond Co., N.S... .. 61*o*
Return *re* dismissal of Alexis Vigneau, Capt. Patrol Boat, Arichat, Richmond Co., N.S. 61*p*
Return *re* dismissal of Emeri Thivierge Fisheries Inspector, Cos. of Prescott and Russell, N.S. 61*q*
Return *re* dismissal of all public officers, Inland Revenue Dept., Co. of St. Jean Iberville, Quebec 61*r*
Return *re* dismissal of J. Fabien Bugeaud, Bonaventure, Que., A. B. Caldwell, New Carlisle, Quebec 61*s*
Return *re* dismissal of Duncan McArthur, Annuities Branch, while attached to Trade and Commerce 61*t*

D

Return *re* dismissal of Chas. O. Jones, Postmaster, Bedford, Co. of Missisquoi, Quebec 61*u*
Return *re* dismissal of Archd. Barss, Postmaster, New Harbour, Guysborough Co., N.S. 61*v*
Return *re* dismissal of Dr. A. Allaire of Penitentiary of St. Vincent de Paul 61*w*
Return *re* dismissal of Oscar Beauchamp, Warden of Penitentiary, St. Vincent de Paul 61*x*
Return *re* dismissal of John McDonald, freight handler, checker, I. C. Ry., Sydney Mines, N.S. 61*y*
Return *re* dismissal of Allan Kinney, Linwood, Antigonish Co., sectionman, I. C. Ry. 61*z*
Return *re* dismissal of Chas. Landry, of Pomket, Antigonish Co., N.S., Sectionman I. C. Ry. 61*aa*
Return re dismissal of Patk. Decoste, Ferry Stmr. *Scotia*, between Mulgrave and Point Tupper, N.S. 61*bb*
Return *re* dismissal of Harry E. McDonald, Asst. Engineer, St. Peters Canal, Richmond Co., N.S. 61*cc*
Return re dismissal of Neil Ross, sectionman I. C. Ry., West River, Pictou, N.S. 61*dd*
Return *re* dismissal of Jas. Armstrong, Heatherton, Antigonish Co., N.S., Sectionman I. C. Ry. 61*ee*
Return *re* dismissal of Thos. J. Gray, car inspector, I. C. Ry., Westville, Pictou Co., N.S. 61*ff*
Return *re* dismissal of Colin Macdonald, sectionman I. C. Ry., James River, Antigonish Co., N.S. 61*gg*
Return *re* dismissal of A. T. Gannon, car inspector, I. C. Ry., North Sydney, N.S. 61*hh*
Return *re* dismissal of Huber Myatte, Tracadie, Antigonish Co., N. S., sectionman, I. C. Ry. 61*ii*
Return *re* dismissal of John McDonnell, Afton Station, Antigonish Co., N.S., Sectionman, I. C. Ry. 61*jj*
Return *re* dismissal of Wm. Landry, of Pomket, Antigonish Co., N. S., Section foreman, I. C. Ry. 61*kk*
Return *re* dismissal of D. J. McDougall, Section foreman, I. C. Ry., Grand Narrows, N. S. 61*ll*

D

Return *re* dismissal of Daniel A. Coffey and W. A. McNeill, Lockmen. St. Peter's Canal, Richmond Co., N.S. 61*mm*
Return *re* dismissal of John P. Meagher, foreman deckhand steamship *Scotia*, Guysborough Co., N. S.. .. .. 61*nn*
Return *re* dismissal of Jas. Gibson, ex-P. M. of Alameda, Sask., *re* handing over office to E. Cronk.. .. .. .. 61*oo*
Return *re* dismissal of Capt. C. E. Miller, from 75th Regiment.. .. .. 61*pp*
Return *re* dismissal of J. N. N. Poirier, Collector of Excise, Victoriaville, Quebec, &c.. .. .. 61*qq*
Return *re* dismissal of Abraham Astephen, Interpreter, Immigration Department, North Sydney, N.S.. .. 61*rr*
Return *re* dismissal of Robt. Dow, Immigration Branch, Dept. Interior, Ottawa.. .. .. 61*ss*
Return *re* dismissal of John Ware, Immigration Branch, Dept. Interior, Halifax, N.S.. .. .. 61*tt*
Return *re* dismissal of Richd. Hickey, Immigration Branch, Dept. Interior, North Sydney, N.S.. .. .. 61*uu*
Return *re* dismissal of Dr. J. W. McLean, Medical Examiner, Immigration Dept., North Sydney, N.S..... 61*vv*
Return *re* dismissal of John A. McRea, Lightkeeper, Margaree Island, N.S.. .. .. 61*ww*
Return *re* dismissal of Thos. Brymer, Lightkeeper, Lower L'Ardoise, Richmond Co., N.S.. .. .. 61*xx*
Return *re* dismissal of Dominique Boudrot, Buoy contractor, Petit de Grat, Richmond Co., N.S.. .. .. .. 61*yy*
Return *re* dismissal of Fredk. F. Doucet, Lighthouse keeper, Caraquet, Gloucester Co., N.B.. .. .. 61*zz*
Return *re* dismissal of W. H. Henlow, Keeper of Storm Drum, Liscomb, N.S.. .. .. 61*aaa*
Return *re* dismissal of David Falconer, Lightkeeper, Cariboo Island, Pictou, N.S.. .. .. 61*bbb*
Return *re* dismissal of M. Wilson Lawlor, Harbour Commissioner, North Sydney, N.S.. .. .. 61*ccc*
Return *re* dismissal of P. J. McDonald, Harbour Commissioner, North Sydney, N.S.. .. .. 61*ddd*

D

Return *re* Names of all Lightkeepers in Province of N. S. dismissed since Oct. 11, 1911, &c.. .. .. 61*eee*
Return *re* Number of dismissals from public offices, Dept. Marine and Fisheries, Co. of Bonaventure.. .. 61*fff*
Return *re* dismissal of H. L. Tory, Fishery Officer, Guysborough, N.S., &c.. .. .. 61*ggg*
Return *re* dismissal of John W. Davis, Fishery Officer, Guysborough, N.S., &c.. .. .. 61*hhh*
Return *re* dismissal of Martin Bourque, Lightkeeper, River Bourgeois, N.S.. .. .. 61*iii*
Return *re* dismissal of Fredk. Poirier, Buoy Contractor, River Descouse, N.S.. .. .. 61*jjj*
Return *re* dismissal of Dr. Geo. Pinault, Medical Health Officer, Indian Reserve, Bonaventure Co., Que.. .. 61*kkk*
Return *re* dismissal of Fredk. Veit, Dept. Marine and Fisheries, Co. of Gaspé, Quebec.. .. .. 61*lll*
Return *re* dismissal of Alfred Lalonde, at Warehouse, Govt. yards, St. Joseph de Sorel.. .. ..61*mmm*
Return *re* dismissal of Jas. Webber, Lightkeeper, Tor Bay Point, N.S.. 61*nnn*
Return *re* dismissal of Baptiste Desjardins, Lightkeeper at Kamouraska, Quebec.. .. .. 61*ooo*
Return *re* dismissal of Angus Smith, Pilot on steamer *Earl Grey*.. .. ..61*ppp*
Return *re* dismissal of Michael J. Sampson, Lightkeeper at Lower L'Ardoise, N.S.. .. .. 61*qqq*
Return *re* dismissal of Wm. Hackett, Harbour Commissioner, North Sydney, N.S.. .. .. 61*rrr*
Return *re* dismissal of Hormisdas Lacasse, Wharfinger, Govt. Wharf, Wendover, Prescott Co., Ont., &c.. 61*sss*
Return *re* dismissal of Geoffrey Gorman, Coxswain, Life Boat Station, Herring Cove, Halifax Co., N.S.. .. 61*ttt*
Return *re* dismissal of Capt. Geo. Wetmore, Harbour Master, Yarmouth, N.S.. .. .. 61*uuu*
Return *re* dismissal of Stanley Henlow, Lightkeeper, Liscomb, Guysborough, N.S.. .. .. 61*vvv*

D

Return *re* dismissal of H. C. V. Le Vatte, Fishery Officer, Louisbourg, Cape Breton, N.S.. .. ..61*wwww*

Return *re* dismissal of Elias M. Boudrot, Storm Signal Keeper, Petit de Grat, N.S.. .. .. 61*xxx*

Return *re* dismissal of A. B. Cox, Superintendent Reduction Works, Canso, N.S.. .. .. 61*yyy*

Return *re* dismissal of Jeffrey Crespo, Sub-collector Customs, Harbour au Bouche, N.S.. .. .. 61*zzz*

Return *re* dismissal of Thos. Cameron, Preventive Officer, at Andover, N.B.61*aaaa*

Return *re* dismissal of L. W. Pye, Customs Officer, Liscomb, N.S.. .. ..61*bbbb*

Return *re* dismissal of Lucien O. Thisdale, Customs employee at Valleyfield, Quebec.. .. ..61*cccc*

Return *re* dismissal of Alex. Macdonald, Doctor's Brook, Sub-collector of Customs.. .. ..61*dddd*

Return *re* dismissal of Henry Cann, Customs Official and Preventive Officer, North Sydney, N.S.. .. .. ..61*eeee*

Return *re* dismissal of Chas. Mennier, Customs Officer, Marieville, Que....61*ffff*

Return *re* dismissal of Geo. H. Cochrane, Collector of Customs, Moncton, N.B., &c.. .. ..61*gggg*

Return *re* dismissal of C. Michaud, Postmaster St. Germain, Kamouraska Co., Que.. .. ..61*hhhh*

Return *re* dismissal of Emile Archambault, letter carrier at Montreal.. 61*iiii*

Return *re* dismissal of Norman Morrison, Postmaster, Ferguson's Lake, N.S.. .. .. 61*jjjj*

Return *re* dismissal of D. J. McKillop, Postmaster at McKillop, N.S.. .. ..61*kkkk*

Return *re* investigation recently held at Ste. Agathe P.O., County of Terrebonne.. .. .. 61*llll*

Return *re* dismissal of Bertie Boudrot, Lightkeeper at Poulamon, Richmond Co., N.S.. .. ..61*mmmm*

Return *re* dismissal of Leon Rivest, J. B. Lachapelle and Louis Dubois, Lightkeepers at Repentigny, Que..61*nnnn*

Return *re* dismissal of L. P. Carignan, Forest Ranger, Champlain, Quebec.. .. ..61*oooo*

D

Return *re* dismissal of Jas. S. Harvey, W. L. Kempffer, J. Herbert Sweetman, J. B. LeBlanc, J. Nadeau, Preventive officers, Quebec.. .. ..61*pppp*

Return *re* dismissal of Wm. Marsh, Preventive Officer, at Little Pond, Sydney Mines, N.S.. .. ..61*qqqq*

Return *re* dismissal of Duncan McDonald, Customs Preventive Officer, Athelstan, Quebec.. .. ..61*rrrr*

Return *re* dismissal of Lemuel Bent, Collector of Customs, Oxford, N.S. 61*ssss*

Return *re* dismissal of Pascal Poirier, Collector of Customs, Descouse, N.S. 61*tttt*

Return *re* dismissal of Donald J. Hachey, Collector of Customs, Bathurst, N.B.. .. ..61*uuuu*

Return *re* dismissal of John Maher, Customs Department at Montreal..61*vvvv*

Return *re* dismissal of Peter Fougere, Preventive Customs Officer, Petit de Grat, N.S.. .. ..61*wwww*

Return *re* dismissal of Jas. Grantmyre, Preventive Officer at Little Bras D'Or, N.S.. .. ..61*xxxx*

Return *re* dismissal of Employees on Soulanges Canal, dismissed since September 21, 1911.. .. ..61*yyyy*

Return *re* dismissal of Andrew Melville, Locktender, Cardinal, Ont..61*zzzz*

Return *re* dismissal of Geo. Short, Canal Bridgetender, Cardinal, Ont.61*aaaaa*

Return *re* dismissal of N. Broderick, Locktender, Cardinal, Ontario.....61*bbbbb*

Return *re* dismissal of Thos. McLatchie, Locktender, Cardinal, Ont.61*ccccc*

Return *re* dismissal of Elgin McLaughlin, Locktender, Cardinal, Ontario.. .. ..61*ddddd*

Return *re* dismissal of Robert Robertson, Locktender, Cardinal, Ont....61*eeeee*

Return *re* dismissal of Wm. L. Gladstone, Locktender, Cardinal, Ontario.. .. .. 61*fffff*

Return *re* dismissal of Byron Van Camp, Locktender, Cardinal, Ontario.. .. ..61*ggggg*

Return *re* dismissal of Samuel English, Canal Bridgetender, Cardinal, Ontario.. .. ..61*hhhhh*

Return *re* dismissal of Edwd. F. Moran, Locktender at Cardinal, Ontario....61*iiiii*

D

Return *re* dismissal of Wm. R. Fougere, Frankville, N. S., Sectionman on I. C. Ry.. .. ..61*jjjjj*

Return *re* dismissal of John Melanson, Afton, N. S., Sectionman on I. C. Ry.. .. ..61*kkkkk*

Return *re* dismissal of Ronald D. McDonald, Fishery Overseer, Broad Cove, N. S.. .. ..61*lllll*

Return *re* dismissal of John McLean, Fishery Officer, Gabarouse, N.S.61*mmmmm*

Return *re* dismissal of A. R. Forbes, Fishery Overseer, North Sydney, N. S.. .. ..61*nnnnn*

Return *re* dismissal of Sebastien Savoie, Superintendent, Lobster Hatchery, Shippegan, N.B.. .. ..61*ooooo*

Return *re* dismissal of D. S. Hendsbee, Weigher, Reduction Works, Canso, N. S.. .. ..61*ppppp*

Return *re* dismissal of M. Muce, Lightkeeper, Cheticamp Island, Inverness Co., N. S.. .. ..61*qqqqq*

Return *re* dismissal of Dr. J. D. R. Williams, Collector Canal Tolls, Cardinal, Ontario.. .. ..61*rrrrr*

Return *re* dismissal of John W. Bohan, Preventive Officer at Bath, Carleton Co., N. B.. .. ..61*sssss*

Return *re* dismissal of J. V. Smith, Sub-collector of Customs, Woods Harbour, Shelburne Co., N.S.. .. .. ..61*ttttt*

Return *re* dismissal of John Y. Fleming, Customs Officer at Debec, Carleton Co., N.B.. .. ..61*uuuuu*

Return *re* dismissal of Matthias Meagher, Preventive Officer at Debec, Carleton Co., N. B.. .. .. ..61*vvvvv*

Return *re* dismissal of A. J. Gosselin, Acting Preventive Officer at St. Albans, Vermont.. .. ..61*wwwww*

Return *re* dismissal of Jas. W. Bannon, Preventive Customs Officer, St. Agnes de Dundee, Huntington Co.61*xxxxx*

Return showing number of Postmasters dismissed in Pictou Co., N.S., since 1911 and names of Postmasters succeeding them.. .. ..61*yyyyy*

Return *re* dismissal of Jas. Murphy, Postmaster at Tweed, Ont.. .. ..61*zzzzz*

Return *re* dismissal of H. B. Easton, Immigration Agent, Prescott, Ont.61 (6*a*)

D

Return *re* dismissal of B. Hughes, Immigration Agent, Prescott, Ont....61 (6*b*)

Return *re* dismissal of Geo. Walsh, Immigration Agent, Prescott, Ont.61 (6*c*)

Return *re* dismissal of Newton S. Dow, Immigration Agent, McAdam Junction, N.B.. .. ..61 (6*d*)

Return *re* dismissal of Oliver Hemphill, Immigration Agent, Debec, Carleton Co., N.B.. .. ..61 (6*e*)

Return *re* dismissal of Martin Johnston, Preventive Officer at Rea Islands, Richmond Co., N.S.. .. ..61 (6*f*)

Return *re* dismissal of J. E. Phaneuf, Postmaster St. Hugues, Co. Bagot, Quebec.. .. ..61 (6*g*)

Return *re* dismissal of Murdock, McCutcheon, Postmaster at Sonora, Guysborough Co., N.S.. .. .. ..61 (6*h*)

Return *re* dismissal of Duncan Gillies, Fishery Overseer at Baddeck, C.B., Province of N. S.. .. ..61 (6*i*)

Return *re* dismissal of Antonio Leduc, Postmaster of St. Timothée, Co. of Beauharnois.. .. ..61 (6*j*)

Return *re* dismissal of Chas. Arthur Bowman, Engineering Branch, Dept. Railways and Canals.. .. .. ..61(6*k*)

Return *re* dismissal of Elnathan D. Smith, Fishery Overseer, Shag Harbour, N.S.. .. ..61 (6*l*)

Return *re* dismissal of Donald McAulay, Lightkeeper, Baddeck Bay, Cape Breton.. .. ..61(6*m*)

Return *re* dismissal of John Fredericks, Lightkeeper, East Jordan, Shelburne Co., N.S.. .. ..61 (6*n*)

Return *re* dismissal of John Fredericks, Wharfinger, East Jordan, Shelburne Co., N.S... .. ..61 (6*o*)

Return *re* dismissal of John C. Morrison, Harbour Master, Shelburne, N.S.. .. ..61 (6*p*)

Return *re* dismissal of Captain Roderick McDonald, Tide Waiter at Big Bras D'Or, N.S.. .. ..61 (6*q*)

Return *re* dismissal of Jas. Maloney, Customs Officer, Dingwall, N.S....61 (6*r*)

Return *re* dismissal of Hugh D. McEachern, Customs Officer, East Bay, Cape Breton, N. S.. .. ..61 (6*s*)

Return *re* dismissal of Thos. H. Hall, Sub-collector of Customs, Sheet Harbour, N.S.. .. ..61 (6*t*)

D

Return *re* dismissal of J. A. McNeil, Customs Officer, Grand Narrows, N.S.. .. ..61 (6*u*)
Return *re* dismissal of Geo. Burchell, Customs Officer, Sydney Mines, N.S.61 (6*v*)
Return *re* dismissal of W. H. Saver, Collector of Customs, Cardinal, Ont.61 (6*x*)
Return *re* dismissal of Capt. Geo. Livingstone, Customs Officer, Big Bras D'Or, Cape Breton, N.S.. ..61 (6*x*)
Return *re* dismissal of H. Lacasse, Postmaster, Wendover, Prescott Co., Ont.. .. ..61 (6*y*)
Return *re* dismissal of Harry A. Drigg, Postmaster, Grassey Lake, Alta. ..61 (6*z*)
Return *re* dismissal of A. H. Stratton, Postmaster, Peterborough, Ont....61 (7*a*)
Return *re* dismissal of Henry Burrell, Postmaster, Yarmouth, N.S.. .. ..61(7*b*)
Return *re* dismissal of all Postmasters, Co. of Gloucester, N.B.. .. ..61 (7*c*)
Return *re* dismissal of Dr. Chas. A. Webster, Port Physician, Yarmouth, N. S.. .. ..61 (7*d*)
Return *re* dismissal of Jos. Lord, Lightkeeper at Pointe à la Mule, Co. of St. Jean and Iberville, Que.. .. ..61 (7*e*)
Return *re* dismissal of Henry Friolet, Wharfinger, Caraquet, N.B., and Richd. Southwood, Wharfinger, Bathurst, N.B.. .. ..61 (7*f*)
Return *re* dismissal of Jos. L. Robichaud, Lighthouse Keeper, Miscou, Co. of Gloucester, N.B.. .. ..61 (7*g*)
Return *re* dismissal of Capt. Pope, Lightkeeper, Scatarie, N.S.. .. .. ..61 (7*h*)
Return *re* dismissal of Capt. W. W. Lewis, Shipping Master, Louisburg, N. S.. .. ..61 (7*i*)
Return *re* dismissal of Postmasters Co. of Bonaventure since Oct. 11, 1911, Those appointed to replace them..61 (7*j*)
Return *re* dismissal of Geo. Hines, Lightkeeper, South Ingonish, N.S.61 (7*k*)
Return *re* dismissal of Lightkeepers in Co. of Two Mountains, by present Govt., &c.. .. ..61 (7*l*)
Return *re* dismissal of Archibald McDonald, Preventive Officer at Mull River, Co. of Inverness, N.S.. .. ..61 (7*m*)
Return *re* dismissal of Donald Chisholm, Preventive Officer, Tracadie, Co. of Antigonish, N.S.. .. ..61 (7*n*)
Return *re* dismissal of Edwd. C. Humphreys, of Inland Rev. Dept., of Trenton, N.S., and appointment of successor.. .. ..61 (7*o*)
Return *re* dismissal of H. J. Fixott, Port Physician, Arichat, Co. of Richmond, N.S.. .. ..61 (7*p*)
Return *re* dismissal of D. Morin, Postmaster of St. Pie de Bagot, Co. of Bagot, Quebec.. .. ..61 (7*q*)
Return *re* dismissal of Ernest Paquin, Postmaster of St. Cécile de Levrard, Nicolet Co., Quebec.. .. ..61 (7*r*)
Return *re* dismissal of John R. McDonald, Indian Agent at Heatherton, Co. of Antigonish, N.S.. .. .. ..61 (7*s*)
Return *re* dismissal of Joseph Day, Customs Officer at Little Bras D'Or, Cape Breton, N.S.. .. ..61 (7*t*)
Return *re* dismissal of Duncan McLeod, Appraiser of Customs at Sherbrooke, Quebec.. .. ..61(7*u*)
Return *re* dismissal of Edouard D. Chiasson, Sub-collector of Customs at Lamèque, Gloucester Co., N.B..61 (7*v*)
Return *re* dismissal of Geo. F. Briggs, Customs Officer, McAdam Junction, N.B.. .. ..61 (7*w*)
Return *re* dismissal of Wm. A. Duan, Lightkeeper at Green Island, N.S.61(7*x*)
Return *re* dismissal of Thos. Cameron, Preventive Officer at Andover, N.B.61 (7*y*)
Return *re* dismissal of Jos. McDonald, Customs Officer at Sydney, C.B., N.S.. .. ..61 (7*z*)
Return *re* dismissal of Angus McGillivray, Customs Officer, Glace Bay, South Cape Breton, N.S.. .. .. ..61 (8*a*)
Return *re* dismissal of Roderick Bain, Boatman, New Campbellton, Victoria Co., N.S.. .. ..61 (8*b*)
Return *re* dismissal of W. A. Scott, Lockmaster at Cardinal, Ont.. ..61 (8*c*)
Return *re* dismissal of Bert Johnson, Lockman at Nicholson, Ont.. .. ..61 (8*d*)
Return *re* dismissal of John Merrifield, Lockmaster, Burritts Rapids, Ont.. .. ..61 (8*e*)
Return *re* dismissal of Neil Cummings, Lockmaster, Cardinal, Ont.61 (8*f*)
Return *re* dismissal of François Chagnon, Lockkeeper at St. Jean, Co. of St. Jean and Iberville.. .. ..61(8*g*)

D

Return *re* dismissal of Neil McNeil, Bridgetender I. C. Ry., Grand Narrows, N. S.. .. ..61 (*8h*)
Return *re* dismissal of Archd. McKenzie, Sectionman, I. C. Ry., Grand Narrows, N.S.. .. ..61 (*8i*)
Return *re* dismissal of John Fraser, Bridgetender I. C. Ry., Grand Narrows, N.S.. .. ..61 (*8j*)
Return *re* dismissal of Demetrius Crozier, Lockman, Merrickville, Ont... .. ..61 (*8k*)
Return *re* dismissal of Patk. Cussuk, Lockman, Merrickville, Ont... .. ..61 (*8l*)
Return *re* dismissal of Jos. H. Webster, Lockman, Nicholson, Ont.. .. ..61 (*8m*)
Return *re* dismissal of Cyrus O'Neil, Lockman, Nicholson, Ont.... .. ..61 (*8n*)
Return *re* dismissal of Michael Laughtin, Bridgeman, Burritts Rapids, Ont.. .. ..61 (*8o*)
Return *re* dismissal of John McKay, Bridgeman, Becketts, Ont.. .. .. ..61 (*8p*)
Return *re* dismissal of Edwd. Proctor, Lockman, Burritts Rapids, Ontario.. .. ..61 (*8q*)
Return *re* dismissal of Wm. Morrison, Lockman, Burritts Rapids, Ont...61 (*8r*)
Return *re* dismissal of Adam Henderson, Bridgemaster, Cardinal, Ont...61 (*8s*)
Return *re* dismissal of Jas. Feehan, Fishery Guardian at Tracadie Har. and Savage Harbour, P.E.I.. .. ..61 (*8t*)
Return *re* dismissal of John C. McNeil, Lightkeeper, Grand Narrows, N.S.. .. ..61 (*8u*)
Return *re* dismissal of A. A. Chisholm, Fishery Overseer at Margaree Forks, Inverness Co., N.S.. .. ..61 (*8v*)
Return *re* dismissal of Chas. E. Aucoin, Collector of Customs at Cheticamp, N.S.. .. ..61 (*8w*)
Return *re* dismissal of Chas. L. Gass, Postmaster at Bayfield, Antigonish Co., N.S.. .. ..61 (*8x*)
Return *re* dismissal of Cyprien Martin, of Customs Dept., St. Basile, Madawaska Co., N.B.. .. ..61 (*8y*)
Return *re* dismissal of Angus A. Boyd, Postmaster, Boyd's P.O., Antigonish Co., N.S.. .. ..61 (*8z*)
Return *re* dismissal of John B. Macdonald, Postmaster at Glasburn, Antigonish Co., N.S.. .. .. 61 (*9a*)

D

Return *re* dismissal of Alex. G. Chisholm, Postmaster at Ohio, N.S.. ..61 (*9b*)
Return *re* dismissal of John J. McLean, Postmaster, Cross Roads, N.S.. ..61 (*9c*)
Return *re* dismissal of Dugald McDonald, Postmaster, Doctor's Brook, N.S.. .. ..61 (*9d*)
Return *re* dismissal of Dan. A. McInnes, Postmaster, Georgeville, N.S.61 (*9e*)
Return *re* dismissal of E. A. Asker, Harbour Master, Campbellton, N.B....61 (*9f*)
Return *re* dismissal of Wm. Shultz, Caretaker of the Armouries, Kentville, N.S.. .. ..61 (*9g*)
Return *re* dismissal of Dr. Freeman O'Neil, of the Marine Hospital, Louisburg, N.S.. .. ..61 (*9h*)
Return *re* dismissal of Leon N. Poirier, Wharfinger at Descouse, N.S.61 (*9i*)
Return *re* dismissal of Norman L. Trefry, Shipping Master, Trefry, N.S.. .. ..61 (*9j*)
Return *re* dismissal of Jas. Amereault, Lightkeeper, New Edinburgh, N.S.. .. ..61 (*9k*)
Return *re* dismissal of H. B. Manley, Dominion Lands Office, Saskatoon, Sask.. .. ..61 (*9l*)
Return *re* dismissal of John Spicer, Senior Assistant, Moosejaw Land Agency.. .. ..61 (*9m*)
Return *re* dismissal of Robt. Pragnall, Agent Dominion Land Office, Swift Current.. .. ..61 (*9n*)
Return *re* dismissal of G. M. Ullyott, Dominion Land Office, Saskatoon..61 (*9o*)
Return *re* dismissals in Riding of Saskatoon, to date, &c.. .. ..61 (*9p*)
Return *re* dismissal of J. N. Poirier, Collector of Excise, Victoriaville, Arthabaska, Que.. .. ..61 (*9q*)
Return *re* dismissal of John G. Morrison, Fishery Inspector, Englishtown, N.S.. .. ..61 (*9r*)
Return *re* dismissal of Edwd. Landry, Lightkeeper, Petit de Grat, N.S..61 (*9s*)
Return *re* dismissal of Evariste Talbot, General Freight Office, I. C. Ry....61 (*9t*)
Return *re* dismissal of Philip H. Ryan, I. C. Ry., Mulgrave, N.S.. .. .. ..61 (*9u*)
Return *re* dismissal of Postmasters and other P. O. employees in Dominion, from July 1, 1896, to Oct. 1911, and from 1911 to date. Also number of post offices in operation in each Province to July 1, 1896..61 (*9v*)

D

Return *re* dismissal of Dr. Clarence T. Campbell, P. O. Inspector, London, Ont.. .. ..61 (9*w*)

Return *re* number of Postmasters dismissed in Missisquoi, since Oct., 1911.. .. ..61 (9*x*)

Return regarding changes in Post Offices, or Postmasterships, in Bonaventure Co., between Dec. 5, 1912, to date.. .. ..61 (9*y*)

Return *re* dismissal of S. A. Johnson, Postmaster at Petite Rivière, N.S.61 (9*z*)

Return *re* dismissal of Murdock McKenzie, Postmaster, Millville, Boulardarie, N.S.. .. ..61 (10*a*)

Return *re* dismissal of Jas. Stewart, Postmaster, Middleton, N.S.. .. ..61 (10*b*)

Return *re* dismissal of Lauchlin McNeil, Postmaster, New France, N.S.. .. ..61 (10*c*)

Return *re* dismissal of Frank Dunlop, Postmaster Groves Point, N.S.. ..61 (10*d*)

Return *re* dismissal of A. W. Salsman, Postmaster, Middle Country Harbour, N.S.. .. ..61 (10*e*)

Return *re* dismissal of Richd. Conroy, Postmaster, Cross Roads, N.S....61 (10*f*)

Return *re* dismissal of Abner Carr, Postmaster, St. Francis Harbour, N.S.. .. ..61 (10*g*)

Return *re* dismissal of Parker Sangster, Postmaster, Upper New Harbour, N.S.. .. ..61 (10*h*)

Return *re* dismissal of Alex. Marion, Postmaster, Rockland, Ont.. .. ..61 (10*i*)

Return Relating to charges of offensive partisanship against Postmasters in Co. of Russell.. .. ..61 (10*j*)

Return *re* dismissal of Mathew Boutilier, Postmaster at Mushaboom, N.S.. .. ..61 (10*k*)

Return *re* Names of Postmasters dismissed in Co. of Joliette from 1896, to Sept. 1911. &c.. .. ..61(10*l*)

Return *re* dismissal of T. Doane Crowell, Postmaster at Shag Harbour, N.S.. .. ..61 (10*m*)

Return *re* dismissal of Postmasters in Co. of Vaudreuil, dates of appointment, &c.. .. ..61 (10*n*)

Return *re* dismissal of Mrs. Spinney, Postmistress, at Upper Port La Tour, N.S.. .. ..61 (10*o*)

D

Return *re* Number of Postmasters dismissed in Rimouski Co., since Sept. 21, 1911, &c.. .. ..61 (10*p*)

Return *re* Number of public officials dismissed in Co. of Wright to Dec. 19, 1912, &c.. .. ..61 (10*q*)

Return *re* dismissal of John R. McLennan, Janitor Public Buildings, at Inverness Town, N. S.. .. .. ..61 (10*r*)

Return *re* dismissal of Jas. Arbuckle, Caretaker Public Buildings, Pictou, N.S.. .. ..61 (10*s*)

Return *re* dismissal of Mary Dunlop, Telegraph Operator at Groves Point, N.S.. .. ..61 (10*t*)

Return *re* dismissal of foremen on public works in Co. of Gloucester, N.B., from Sept. 21, 1911, to date..61 (10*u*)

Return *re* dismissal of Capt. Lyons of Dredge *Northumberland*, and appointment of successor.. .. .. ..61 (10*v*)

Return *re* dismissal of Jas. McCartin, Concrete Inspector on the 'Plaza,' City of Ottawa.. .. ..61 (10*w*)

Return *re* dismissal of Robt. C. Morrison, Postmaster at St. Peters, N.S.. .. ..61 (10*x*)

Return *re* dismissal of Richd. Dugas, Storm Signal Attendant at Alder Point, N.S.. .. ..61 (10*y*)

Return *re* Names of all officials of Dept. of Marine and Fisheries, Co. of Pictou, N.S., who have been dismissed.. .. ..61 (10*z*)

Return *re* dismissal of Wm. L. Munro, Lightkeeper at Whitehead, N.S..61 (11*a*)

Return *re* dismissal of Alex. R. McAdam, Fishery Officer for Antigonish Co., N.S.. .. ..61 (11*b*)

Return *re* dismissal of Stephen C. Richard, Lightkeeper at Charlos Cove, N.S.. .. ..61 (11*c*)

Return *re* Names, &c., of all persons in each Dept., inside and outside service, from Oct. 10, 1911, &c., dismissed from office.. .. ..61 (11*d*)

Return Relating to Public Officers dismissed in District of Lotbiniere, by present Govt.. .. ..61 (11*e*)

Return *re* dismissal of Miss Gertie Lewis, Postmistress at Main à Dieu, Cape Breton South, N.S....61 (11*f*)

D

Return *re* dismissal of John Taylor late Postmaster at Carnduff, Sask., &c.. .. ..61 (11*g*)

Return *re* dismissal of Frederick Mitchell, Postmaster at Dominion, N.S.. .. ..61 (11*h*)

Return *re* dismissal of Thos. J. Sears, Postmaster at Lochaber, N.S.. ..61 (11*i*)

Return *re* dismissal of Postmaster at Alsask, Saskatchewan.. .. ..61 (11*j*)

Return *re* dismissal or appointment of Fishery Guardians, &c., Co. of Guysborough, N.S.. .. ..61 (11*k*)

Return *re* dismissal of John R. Morrison, Postmaster at Oban, Richmond Co., N.S.. .. ..61 (11*l*)

Return *re* dismissal of A.G. McDonald, Postmaster at North East Margaree, N.S.. .. ..61 (11*m*)

Return *re* Number of dismissals from Constituency of Qu'Appelle, by present Govt. to Dec. 5, 1912.. .. ..61 (11*n*)

Return *re* dismissal of David Reid, Fishery Officer, Port Hilford, N.S.61 (11*o*)

Return *re* dismissal of Robert Musgrave,, Postmaster at North Sydney, N.S.. .. ..61 (11*p*)

Return *re* dismissal of A. D. Archibald, Postmaster, Glenelg, N.S..61 (11*q*)

Return *re* dismissal of Leon N. Poirier, Postmaster, Descouse, N.S..61 (11*r*)

Return *re* dismissal of Norman McAskill, Postmaster, Framboise, N.S.61 (11*s*)

Return *re* dismissal of A. T. Doucet, Postmaster and Collector of Customs, Salmon River, N.S.. .. ..61 (11*t*)

Return *re* dismissal of Mrs. Annie Gallivan, Postmistress, Whitney Pier, N.S.. .. ..61 (11*u*)

Return re dismissal of W. J. Paquet, Postmaster at Souris, P. E. I...61 (11*v*)

Return *re* dismissal of Postmaster at St. Anaclet, Rimouski Co., Que..61 (11*w*)

Return *re* dismissal of George Gunn, Postmaster at French Village, P. E. Island.. .. ..61(11*x*)

Return *re* number of dismissals from public offices riding of Mackenzie, Sask.. .. ..61 (11*y*)

Return *re* W. J. Code, Commissioner in *re* all charges investigated by, also Report of same.. 61

D

Return *re* dismissal of D. F. McLean, Fishery Overseer, Port Hood, N.S.61 (12*a*)

Return *re* dismissal of J. Scott Nelson, Postmaster at Louisdale, N.S.. ..61 (12*b*)

Return *re* dismissal of Jos. McMullen, from Post Office, Bridgeport, N.S.61 (12*c*)

Return *re* dismissal of Fredk. A. Martell, Postmaster at L'Ardoise, N.S.61 (12*d*)

Return *re* dismissal of John A. Macdonald, Postmaster at McArras Brook, N.S.. .. ..61 (12*e*)

Return *re* Correspondence, &c., *re* dismissal of all officials from each Dept. inside and outside service, since Oct. last past.. .. ..61 (12*f*)

Return *re* dismissal of Edwd. Doucet, Sub-collector of Customs, Digby, N.S.. .. .. 61 (12*g*)

Return *re* dismissal of Mr. Le Blanc, Sub-collector of Customs, Church Point, N.S.. .. ..61 (12*h*)

Return *re* dismissal of John C. Bourinot, Chief Customs Officer, Port Hawkesbury, N.S.. .. ..61 (12*i*)

Return *re* dismissal of Alex. E. Morrison, Point Tupper, N.S., from service of I. C. Ry.. .. ..61 (12*j*)

Return *re* Documents, &c., received from Canadian Brotherhood of Railway Employees by Departments of Labour and Railways and Canals relating to dismissals of employees, &c.. .. ..61 (12*k*)

Return *re* dismissal of Jas. Falconer, of Newcastle, N.B., Correspondent of *The Labour Gazette*.. .. ..61 (12*l*)

Return *re* dismissal of John B. Chisholm, Lightkeeper, Port Hastings, N.S.. .. ..61 (12*m*)

Return *re* dismissal of Epiphane Nadeau, Immigration Agent at St. Leonard, N.B.. .. ..61 (12*n*)

Return *re* dismissal of D. J. Morrison, Boatman, Customs Service, Big Bras D'Or, N.S.. .. ..61 (12*o*)

Return *re* dismissal of Rod. McLeod, Boatman, Customs Service, Big Bras D'Or, N.S.. .. ..61(12*p*)

Return *re* dismissal of D. McLachlin, Postmaster, Marble Mountain, N.S.61 (12*q*)

Return *re* dismissal of Abram LeBlanc, Postmaster, West Arichat, N.S.. .. ..61 (12*r*)

Return *re* dismissal of Charles R. Laffard, Grand Cove, Richmond Co., N.S.. .. ..61 (12*s*)

D

Return *re* dismissal of W. S. Lawrence, Postmaster, Margrave Harbour, N.S.. .. ..61 (12*t*)
Return *re* dismissal of John K. McDonald, Postmaster at Whycocomagh, N.S.. .. ..61 (12*u*)
Return *re* dismissal of Capt. P. J. Wilcox, Customs Officer at Louisburg, N.S.. .. ..61 (12*v*)
Return *re* dismissal of M. J. McKennon, Customs Officer, Glace Bay, N.S.. .. ..61 (12*w*)
Return *re* dismissal of Capt. John Arsenault, Telegraph Line repairer, Alder Point, N.S... .. ..61 (12*x*)
Return *re* dissmissal of Mrs. John Arsenault, Telegraph Operator, Alder Point, N.S.. .. ..61 (12*y*)
Return *re* dismissal of A. J. Wilkinson, Mulgrave, N.S.. .. ..61 (12*z*)
Return *re* Charges made against Mr. H. A. Bayfield, Superintendent of Dredging, British Columbia..... ..61 (13*a*)
Return *re* dismissal of H. G. McKay, Lightkeeper at Bird Island, N.S.61 (13*b*)
Return *re* dismissal of Michael O'Brien Lightkeeper at Bear Island, N.S...61 (13*c*)
Return *re* dismissal of J. H. Leduc, Medical Port Officer at Three Rivers, Quebec.. .. ..61 (13*d*)
Return *re* dismissal of Patk. Shea, Postmaster, Tompkinsville, N.S...61 (13*e*)
Return *re* dismissal of Elias Rawding, Postmaster, Clementsport, N.S...61 (13*f*)
Return *re* dismissal of Chas. McLean, Postmaster, Strathlorne, N.S......61 (13*g*)
Return *re* dismissal of Angus R. McDonald, Postmaster at Broad Cove Chapel, N.S.. .. ..61 (13*h*)
Return *re* dismissal of John McPhail, Postmaster at Scotsville, N.S... ..61 (13*i*)
Return *re* Conduct of J. Morgan, late Postmaster, Village of Ailsa Craig, Ontario.. .. ..61 (13*j*)
Return *re* dismissal of Roderick McLean, Postmaster at Kenlock, N.S.61 (13*k*)
Return *re* dismissal of Allan Gillis, Postmaster at Gillisdale, South West Margaree, N.S.. .. ..61 (13*l*)
Return *re* dismissal of David Shaw, Postmaster at Marsh Brook, North East Margaree, N.S.. .. ..61 (13*m*)
Return *re* dismissal of Helen Joubert, Postmistress at Sayabec, Que....61 (13*n*)
Return *re* dismissal of D. A. Redmond, Postmaster at Brinston, Ont.. ..61 (13*o*)
Return *re* dismissal of Dan McEachern Postmaster at McEachern's Mills, N.S.. .. ..61 (13*p*)
Return *re* dismissal of Daniel Dunlop, Postmaster at New Campbellton, N.S.. .. ..61 (13*q*)
Return *re* dismissal of Arthur Armstrong, Postmaster, Greenfield, Carleton Co., N.B.. .. ..61 (13*r*)
Return *re* dismissal of Alex. Matheson, Postmaster, Boulardarie Centre, N.S.. .. ..61 (13*s*)
Return *re* dismissal of Arthur Talbot, Postmaster, Robertsville, Quebec..61 (13*t*)
Return *re* dismissal of N. O. Lyster, Postmaster at Lloydminster, Sask.61 (13*u*)
Return *re* dismissal of Mrs. Maggie Cameron, Postmistress, Achosnach, N.S.. .. ..61 (13*v*)
Return *re* dismissal of David Fraser, Postmaster at North East Margaree, N.S.. .. ..61 (13*w*)
Return *re* dismissal of W. Stayley Porter, Postmaster, Port Maitland,. N.S.. .. ..61 (13*x*)
Return *re* dismissal of Alex. McQueen, Postmaster, Kewstoke, N.S.. .. ..61 (13*y*)
Return *re* County of Berthier, number of employees dismissed in, &c., since Sept. 21, 1911.. .. ..61 (13*z*)
Return *re* dismissal of Jesse L. Morton, Postmaster at Lower Argyle, N.S.. .. ..61 (14*a*)
Return *re* dismissal of Mrs. M. C. Gaudet, Postmistress at West Pubnico, N.S.. .. ..61 (14*b*)
Return *re* dismissal of John P. MacKinnon, Section Foreman on I. C. Ry., at Shubenacadie, N.S.. .. ..61 (14*c*)
Return *re* dismissal of Mary A. Bohan, Postmistress, Bath, Carleton Co., N.B.. .. ..61 (14*d*)
Return *re* dismissal of Edwd. Lafferty, Postmaster at Benton, Carleton Co., N.B.. .. ..61 (14*e*)
Return *re* dismissal of Denis McGaffigan, Postmaster at Florenceville, Carleton Co., N.B.. .. ..61 (14*f*)

D

Return *re* Documents *re* changes made or asked for in Dept. Marine and Fisheries, Bonaventure Co., Dec. 5, 1912, to date.. .. ..61 (14*g*)

Return *re* dismissal of J. A. McKenzie, Postmaster at Ashfield, Inverness Co., N.S.. .. ..61 (14*h*)

Return *re* dismissal of Jas. Bowles, Postmaster at Alder River, N.S..61 (14*i*)

Return *re* dismissal of Mr. Edmund Lacroix, Postmaster, Parish of St. Joseph du Lac, Co. Two Mountains, Quebec.. .. ..61 (14*j*)

Return *re* Lighthouse Keeper, Parish of Repentigny, Co. of L'Assomption, Quebec.. .. ..61 (14*k*)

Return *re* dismissal of B. C. Kanock, late Shipping Master at Lunenburg, N.S.. .. ..61 (14*l*)

Return *re* dismissal of Ulric Thibaudeau, Agent for Pilots at Quebec..61 (14*m*)

Return *re* Names of all officials of Marine and Fisheries Dept. in Pictou Co., N.S., dismissed, and appt. of successors.. .. ..61 (14*n*)

Return *re* dismissal of Capt. Freeman Myers, Postmaster at Cole Harbour, N.S.. .. ..61 (14*o*)

Return *re* Public Officers removed by present Govt. in Dist. of St. James, Montreal, Quebec.. .. ..61 (14*p*)

Return *re* All employees of Govt. in Edmonton dismissed between Oct. 10, 1911, and Nov. 21, 1912, salary paid, &c.. .. ..61 (14*q*)

Return *re* All officials in Dist. of Sunbury and Queens, dismissed since Sept. 1911; also *re* appointment of successors.. .. ..61 (14*r*)

Return *re* dismissal of Levi Munroe, Harbour Master, White Head, N.S.61 (14*s*)

Return *re* dismissal of Stanford Langley, Postmaster at Isaacs Harbour North, N.S.. .. ..61 (14*t*)

Return *re* dismissal of Hugh R. McAdam, Postmaster at Arisaig, N.S., appointment of successor.. .. ..61 (14*u*)

Return *re* dismissal of J. J. McNeil, at Grants Lake, N.S., &c.. .. ..61 (14*v*)

Return *re* dismissal of Alex. McInnis, Car Inspector I. C. Ry. at Mulgrave, N. S., &c.. .. ..61 (14*w*)

D

Return *re* dismissal of Archd. McDonald, Bridge Tender on I. C. Ry., at Grand Narrows, Iona, N.S..61 (14*x*)

Return *re* Names of all Officials dismissed in Shelburne and Queens, N.S., from Dec. 1896.. .. ..61 (14*y*)

Dea, Edmund, Investigation into conduct of as Overseer of Lobster Hatchery at Port Daniel, Que.. .. .. 95*c*

Demarcation of meridian, 141st Degree of West Longitude, Return *re*.. 91

Destructive Insect and Pest Act.. 49

Des Prairies River, dredging of, work performed, men employed, &c.. .. .. 135*b*

Digby, N.S., Documents *re* purchase of land for wharf at.. .. .. 203*d*

Dominion Lands, disposition of between April 8, 1905, and 1911.. .. .. 52*c*

Dominion Lands Act, Chap. 20, Statutes of Canada, Sec. 77 of.. 52

Dominion Lands Survey Act, Chap. 21, 7-8 Edwd. VII., O. C. *re*.. .. .. .. 52*a*

Dominion Lands within 40 mile Railway Belt Prov. of B.C., Orders in Council *re*.. .. .. 52*b*

Dominion Police Force, Report of Commissioner, *re* number of men employed on.. 79

Dominion Rifle Range in Co. of Carleton, date of purchase, and from whom. 123

Donaldson, Arthur, *re* Homestead entry on N. ½ S. W. ¼ Sec. 8, Tp. 49, R. 26, W. of 2nd Meridian, Sask.. .. .. .. 147*a*

Donaldson, Arthur, Correspondence *re* patent for land in Tp. 49, Range 26, West of 2nd Meridian.. 147

Dredging Contracts, how many let by Dept. Public Works, during 1911-1912. 135

Dredging made in Harbour of Bathurst, N.B., by Dredge *Restigouche*.. .. .. 135B

Dredging of Des Prairies River, Works performed, men employed, &c.. .. .. 135*b*

Dredging at Ste. Anne de Restigouche and Cross Point, Bonaventure Co., Quebec.. .. .. 135*a*

Dredging, Amt. of done by Govt. in P. E. I., season of 1912, &c.. .. .. 135*d*

Duchemin, Commissioner, *re* salary of, personal expenses, expenses for witnesses' fees, *re* investigations in Antigonish Co., N.S.. 175

Duchemin, Commissioner, Date of appointment of, gross amt. paid to, amt. for travelling expenses, witness fees, &c.. .. .. 175*a*

E

Earl Grey, D.G. Str., strike of firemen, and others employed on. 1912-1913.... 114

Earl Grey, D.G. Str., Investigation into causes of stranding of at Toney River, N.S.. .. .. 95*d*

East half of section 27 in Township 6, Range 2, West of third Meridian.. .. 126

Eastern Provinces, Return *re* cause for depopulation of country places, and high cost of living.. 129

Eastern Canada Power Co., *re* application to raise head of river near Coteau, Cedars, &c.. 180

Edmonton, Constituency of, appointments by Dom. Govt. in, from Oct. 10, 1911, to date.. .. .. 72*i*

Electric Lighting of Govt. Buildings, &c., at Ottawa, *re* name of Company holding contract for, &c.. 206

Election, Twelfth General, Report of the 18

Elections, By, for House of Commons for year 1912.. .. .. 18*a*

Employees in different Depts. at Ottawa, and nine Provinces and Territories, who have left employment since Oct. 1911 to Jan. 10, 1913.. 119

Employees in different Depts. at Ottawa, and nine Provinces and Territories, who have left employment since Oct. 1911 to Jan. 10, 1913 (Supplementary) 119*a*

Engineer, District, in Bonaventure Co., Quebec, Report of.. 176

Express statistics 20*c*

Experimental Farms, Report of Director of.. 16

Experimental Farm at Ste. Anne, appointment of Mr. J. Begin as Manager of.. .. .. 72*e*

External Affairs.. .. .. 29*a*

Estimates:—

- Estimates of sums required for Dominion for year ending March 31, 1913.. 3
- Estimates, Supplementary, for year ending March 31, 1913.. 4
- Estimates, Supplementary for year ending March 31, 1914.. 5

F

False Cove Flats, Vancouver, B.C., Lease of.. 115

Farm Labourers in Ontario, Complaints against Agents for placing in, during year 1910-1911.. 47

Farmers Bank, *re* correspondence relating to action by Govt. regarding relief of shareholders, depositors, &c.. 153

Farmers, Bank, Report of Sir Wm. Meredith, Commissioner, into all matters connected with, &c.. .. .. 153*a*

Fenian Invasion, *re* Petition of Firmin Thibault, for indemnity.. 122

Female Labour, Documents *re* Revised Statutes of Sask., Chap. 17, regarding same.. 167

Fernie, B.C., *re* awarding of contract for construction of a drill hall, at.. 197

Fernie, B.C., Documents, &c., *re* awarding contract for, also copies of all tenders.. .. .. 197*a*

Fish Warden, Baker Lake, Madawaska Co., N.B., claims of present.. 141

Field Battery No. 10, Claims compensation by owners of horses attached to, in summer of 1912, &c.. 202

Florence Mining Co., Copy of Report of Minister of Justice in *re*.. 142

Franking Privileges, used by Provinces of Dominion, for Statistics.. 217

Forest Reserves and Parks Act, Sec. 19, Chap. 10, 1-2 Geo. V., Orders in Council *re*.. .. .. 56*a*

Forest Reserves, North side of Saskatchewan opposite city of Prince Albert, *re* the setting apart of.. 192

Freight Tariffs, different, in force on Ry. lines from Metapedia, N.B., Copy of.. 105

Freight Tariffs, different, in force on

Freight Tariffs, different, in force on Ry. lines from Sunnybrae, N.S., &c.. .. .. 105*a*

G

Grand Trunk Pacific Ry.:—

- Documents relating to Labour conditions on, between Tête Jaune Cache, and Fort George.. 166

Geological Survey Branch, Dept. of Mines, Report of.. 26

Geographic Board, Report of for year ending June 30, 1912.

Giffin, Chas. G., Isaac's Harbour, N.S., cancellation of contract with, *re* Lobster Hatchery.. 156

G

vernor General's Warrants (Statement of).. 43
nd Etang. Documents in Dept. Public Works, *re* harbour improvements at. 203*f*
nd Etang, Documents in Dept. Public Works *re* harbour improvements at 203*f*
bec, St. John, N.B., and Halifax, during twelve months preceding 31st of Dec. 1912, showing domestic and foreign.. 151
Grosse Isle, Quarantine Station, appointment of additional physician at. 72
Grosse Isle, Quarantine Station, appointment of Physician at.. .. .. .. 72*f*
Guardian Life Insurance Co. *re* transfer of, from Dept. at Ottawa to Ins. Dept. Toronto.. 188
Gunshed or Store House for equipment of 18th Field Battery of Artillery, Antigonish, N.S.. 196

H

Harkaway Post Office, regarding closing of, and change of mail service.. .. ....158*t*
Hatfield, Chas. W., Fishery Officer on Tuskett River, N.S., appointment of.. 72*b*
Homestead Inspectors Rathwell and Erratt, *re* work done by in Moosejaw Land district.. 218
Homestead Inspectors Brandt, Balfour, Ouelette and Sipes, on work, in Regina Land district.. .. .. 218*a*
Homestead Inspectors Brandt, Balfour, Ouelette and Sipes, expenses of in months of June and July, 1912.. .. 218*b*
Homestead Inspector Miller, of Moosejaw Land district, expenses of in month of July, 1912, &c.. .. .. 218*c*
Homestead Inspectors Shields and McLaren, work performed by in Swift Current Dist.. .. .. 218*d*
Homestead Inspectors Shields, McLaren, Erratt and Rathwell, expenses in June and July, 1912.. .. .. 218*e*
Hudson Bay Co.'s Survey, patent relating to Lot No. 217 in Parish of St. John, Winnipeg.. 201
Hudson Bay Ry., Land withdrawn from settlement along line of, &c.. 232
Hudson Bay Ry., Purchase of land at Le Pas for terminals of.. 233

I

Indian Lands:—
  Sale of alleged Indian lands at Nyanza, N.S., &c.. 165
  Re lands sold by Coté's Band of Indians, also letters, &c., addressed to Supt. Genl. of Indian Affairs.. .. .. .. 165*a*
Insurance, Report of Supt. of, for year ended 1912.. 8
Intercolonial Railway:—
  Correspondence *re* supply of castings, and purchase of scrap iron.. 83
  Names of employees on dining cars of, and nature of employment.. .. 83*a*
  Relating to a strike of temporary employees on, at Halifax, N.S.. .. .. .. 83*b*
  Respecting an inquiry concerning an accident on, at St. André, Que.. .. 83*c*
  Inquiry and copy of evidence taken by Superintendent of, in reference to A. Laugnay.. .. .. 83*d*
  Relating to construction of a branch line of into Guysborough Co., N.S.. 83*e*
  Relating to transportation of hay over for farmers of Antigonish Co., N.S. 83*f*
  Relating to supply of ice for use of at Mulgrave, N.S.. .. .. 83*g*
  Relating to Documents on file in Dept. of Railways regarding public wharf at Sackville, N.B.. .. .. 83*h*
  Relating to Tender for supply of castings for, during present year.. .. 83*i*
  Showing how many kegs of nails were purchased for in 1912.. .. .. 83*j*
  Showing amounts received for freight and passengers for 12 months, years 1910, 1911, 1912.. .. .. 83*k*
  Re Water supply system at Dorchester Station, N.B.. .. .. 83*l*
  Re Case of M. L. Tracy of Mechanical Dept. of I. C. Ry., &c.. .. .. 83*m*
  Re Statement of amounts collected by I.C.Ry. for freight on Hay from Amherst consigned to Whidden & Son.. 83*n*
  Re proposed reduction of working hours for employees on I. C. Ry. at Moncton, or other points on.. .. 83*o*
  Re correspondence made by Sydney, N.S., Board of Trade, *re* better and increased facilities, on Sydney division.. .. .. 83*p*
  Re claim for damages for death of son of Thos. Hoare, killed at crossing of I. C. Ry., Stellarton, N.S.. .. .. 83*a*

I

Re collision at St. Moise in Feb. 1913. between trains of E. Smith and regular No. 99.. .. .. 83*r*
Return *re* names, occupations, &c., of all employees of I. C. Ry., dismissed in Co. of Rimouski, since September 21. 1911. *(See also dismissals)*.. .. .. 83*s*
Copy of Report of Privy Council of May 5, 1913, *re* appointment of F. P. Gutelius.. .. .. 83*t*
Documents in Dept. of Postmaster General, *re* mail facilities between Moncton, N.B., westward toward St. John, and between Moncton and Springhill Junction, N.S., and other points.. .. .. 83*u*
Return *re* contract for construction of any cars for I. C. Ry., since Jan. 1, 1913, &c.. .. .. 83*v*
All amounts collected by, for freight on Hay from Amherst, &c.. to Antigonish, in Jan., Feb. and March, last.. .. .. 83*w*
Immigrants coming into Canada year ending March 31, 1913, inspected by Govt. Medical Inspectors, &c.. .. .. 160*a*
Interprovincial Bridge, proposed, between Hawkesbury, Ont., and Grenville, Que.. 220
Icebergs and land, Report on the influence of on the temperature of the sea.. .. .. 21*c*
Iceton, Wm., of Purcell's Cove, claim of for return of a boat by Dept. of Marine.. 144
Immigration, Report of Inspector of Agents *re* placing of Immigrants, also Report *re* placing of in Ontario and Quebec during years 1910 and 1911.... 46
Immigration Office at Boston, U.S., *re* closing of in 1911, &c.. 84
Immigrants, number of who settled in Canada in 1911-1912, and from where.. 160
Imperial Defence, representations of the Committee on.. 85
Imports and Exports of Canada with Great Britain, U. S., Australia and New Zealand, during year ending March 31, 1912, in Agricultural products, &c.. 152
Increase in prices charged Canadian Fishermen for Manilla Cord, &c.. .. 185

I

Indian Affairs, Report of Department of.. 27
Indians of Micmac Reserve of Ste. Anne, Amount paid for Medical attendance, &c.. 164
Indians of B.C., Claims put forth on behalf of, &c., Report of Jas. McKenna on.. 159
Indians of B.C., Correspondence, Orders in Council *re* claims of, between Govt. of B.C. and Dom. Govt., &c.. .. .. .. 159*a*
Indian Reserves of B.C., Commission appointed to investigate.. 88
Industrial Disputes.. .. .. 36*a*
Influence of Icebergs and Land, on the temperature of the sea, &c.. .. .. .. 21*c*
Inland Revenue:—
(Part I) Excise.. 12
(Part II) Weights and Measures, &c. 13
(Part III) Adulteration of Foods. &c. 14
Insurance Companies, Abstract of Statements of for year ended 1912.. 9
Insurance Rates between Canadian Atlantic Ports, and Ports in United Kingdom.. 89
Interior, Report of Department of.. .. 25
Internal Economy, Report of Commissioners of for preceding year, &c.. .. 58
Investigation at Port Daniel West, Que., into conduct of Edmund Dea, &c.. .. 95
International Waterways, Report of Commission on, &c.. .. .. 19*a*
Isle Verte, Co. of Temiscouata, *re* placing of a light on Wharf at.. 193

J

Japan, Treaty of Commerce and Navigation between United Kingdom and.. 190
Japan, Memo. of Consul General for, respecting regulation of emigration from Japan to Canada.. .. .. 190*a*
Justice, Report of Department of.. 34

K

Keewatin Territory, School System established in portion of annexed to Manitoba.. 168
Kelly, F. W., M.D., appointment of by Govt. as Port Physician at Bridgewater, N.S.. .. .. 72*h*
Kitsilano Indian Reserve, Documents dated since January 1, 1912, relating to.. .. .. 159*d*

K

Kraut Point, Lunenburg Co., N.S., *re* papers regarding construction of wharf at.. .. .. 179*a*

L

Land, area of thrown open for pre-emption &c., in Provs. of Alberta and Sask. since Oct. of 1908, &c.. 172
Land, one mile in width along line of Hudson Bay Ry., withdrawn from settlement, &c.. 232
Laurentides, construction of Public Building at, &c.. .. .. 207*a*
Labour, Report of Department of.. .. 36
Labour Gazette, The, names, professions, residences, &c., of correspondents of.. 199
Lake Timiskaming, construction of a dam at foot of, for storage purposes.. 120
Lake Timiskaming Dam, construction of in 1908 and 1909.. .. .. 120*a*
Lauzier, Arsene, of Amqui, Que., Inquiry made as to accident to horse of. 146
Laugnay, evidence taken at inquiry in reference to.. .. .. 63*d*
Labœuf, Aurile, cancellation of lease No. 18778, by Minister of Rys.. 80
Librarians, Joint, Report of, for 1912.. 33
Lighthouse Keepers, List of removed by present Govt. in Co. of Two Mountains.. .. .. 61 (7*l*)
Liquor, Return *re* Section 88, Chap. 62, R. S., respecting amount of brought into N. W. Territories of Canada, &c. 112
Lévie, Dry Dock at, also Port of Quebec, Papers, &c., *re* construction of at.. .. 204*b*
Lévis, Dry Dock of, Report of Mr. Chas. Smith against Sampson et al.. .. .. 204*a*
Lena, Jean Baptiste, and his wife, *re* work done at public buildings at Valleyfield, Que.. 136
Lieut. Governors of different Provinces of Canada, instructions sent with Commissions.. 143
List of Shipping, issued by Dept. of Marine and Fisheries for year 1912.. .. 21*b*
Little Manitou Lake, Sask., Memo. *re* certain area transferred to town of Waterous, &c.. 219
Lobster Hatchery, establishment of at Spry Bay, Halifax Co., N.S.. 66
Lot No. 217 of the Hudson Bay Co's. Survey in Parish of St. John, Winnipeg.. 201

M

Militia and Defence:—
  Report of Militia Council year ending March 31, 1912.. 35
  Copies of Gen. Orders promulgated to Militia between Nov. 2 and Nov. 5, 1911.. 68
  Purchase of, and subsequent repairs to a private car by Dept. of.. 163
  Militia or regular forces, date of first call to aid of Civil authorities, called since, &c.. 127
Marine and Fisheries, Report of Dept., (Marine).. 21
Marine and Fisheries, Report of Dept., (Fisheries).. 22
Mastin, Miss, *re* presentation of certain chinaware to Govt. by, &c.. 198
Mayflower, Steamer, investigation *re* wreck of in November, 1912, &c.. .. 95*b*
Medicine Hat, Alta., *re* correspondence respecting transfer of 'Police Point Reserve,' to.. 145
Medical Attendance, &c., on Canadian boat fishermen.. 64
Melanson, Jos., clerk at Bathurst, N.B., alleged defalcation in accounts of.. 103
Memo. of Consul General of Japan *re* regulation of emigration from Japan to Canada.. .. .. 190*a*
Memorial presented to Govt. by Delegation from Govt. of P. E. Island, *re* subsidy.. 124
Mennier, Chas., ex-collector of Customs at Marieville, Que., *re* a claim of.. .. 157
Mexico, Return *re* correspondence between Dept. Trade and Commerce, *re* closing of office of Trade Commissioner in, &c.. 111
Militia, Return showing when regular force first called out in Canada, &c.. 127
Mines Branch, Department of Mines, (Report).. .. .. 26*a*
Miscellaneous Unforeseen Expenses.. .. 39
Molasses imported into Canada from British West Indies for year ending March 31, 1912, under Trade agreement with, &c.. 74
Monk, Hon. Mr., letter of resignation, &c.. 75
Moore, W. F., Lieut.-Col., 20th Regt. Halton Rifles, *re* resignation of.. .. 113

M

Moral Instruction in Canadian Public Schools, Report by Mr. J. A. M. Aikins.. 96
Mulgrave, N.S., and Cheticamp, N.S., Steam Service between, in years 1910-1911, 1911-1912 and 1912-1913.. .. .. .. 222*a*
Murray, Sir Geo., Report of on Organization of Public Service of Canada.. 57*a*
Macdonald, John, appt. of as Inspector Inland Revenue, Maritime Provinces. 72*g*
Marine Hospital at Pictou, N.S., correspondence *re* disposition of to any corporation or persons, &c.. 155
Mails and Mail Contracts:—
  Mail Contracts cancelled in Bonaventure Co., since Oct. 1, 1911.. .. 62
  Rural Mail Delivery routes established since Oct. 1, 1912.. .. .. 62*a*
  Mail contract, cancellation of between Postmaster General and Mr. Beeman.. .. .. 62*b*
  Mail Contract for carrying between Sorel and Ste. Victoire, Co. of Richelieu.. .. .. 62*c*
  Mail Contract for carrying between Heatherton and Guysborough, N.S., for 1912.. .. .. 62*d*
  Rural Mail between Salt Springs and West River Station.. .. .. 62*e*
  Rural Mail between Merigonish Station and Arisaig, Pictou Co., N.S.. 62*f*
  Contract for carrying mails between Linwood Station and Linwood P.O. 62*g*
  Correspondence *re* Railway Mail Service in Bonaventure Co., from Oct. 1911 to date.. .. .. 62*h*
  Contracts for carrying mails between St. Andrew and Beauley, Co. of Antigonish, N.S.. .. .. 62*i*
  Changes made in contract for carrying mails in Berthier Co., since Sept. 21, 1911, &c.. .. .. 62*j*
  Mail Contract *re* letting of between Guysborough and Charlos Cove, N.S.. .. .. 62*k*
  Names of various Ry. Mail Clerks in Montreal and Quebec divisions, &c.. .. .. 62*l*
  Contract between P. O. Dept. and Ont. Equipment Co., *re* purchase of locks for mail bags.. .. .. 62*m*
  Re correspondence, &c., between Postmaster General and Dr. Faucher, respecting patent lock for mail bags. 62*n*
  Correspondence between Postmaster General and Mr. Aimé Dion, Que., *re* patent lock for mail bags.. .. .. 62*o*
  Documents in possession of P. O. Dept. *re* carrying of mails between Linwood and Grosvenor, Guysborough Co., N.S.. .. .. 62*p*
  Names of Mail Carriers in Co. of Vaudreuil and Soulanges, amount of each contract, &c.. .. .. 62*q*
  Number of Post Offices in Co. of Yarmouth, N.S., not served with daily mail, &c.. .. .. 62*r*
  Contracts *re* purchase of Rural Mail delivery boxes, made by P. O. Dept. since 1908, until Jan. 1, 1912.. .. .. 62*s*
  Names of Post Offices and Postmasters in Counties of Soulanges and Vaudreuil.. .. .. 62*t*
  Mail Routes, Rural, established in Pictou Co., N.S., since Oct. 1911.. .. .. 62*u*
  Re purchase of new locks for mail bags by P. O. Dept., from Ont. Equipment Co., &c.. .. .. 62*v*
  Re Contract for carrying mails between Post Office and C. P. R. Station at Three Rivers, Que. since Oct. 1911.. .. .. 62*w*
  Re cancelled contract of M. E. Bougie for carrying mails between P. O., and Ry. Station, Bromptonville, Quebec.. .. .. 62*x*

Mc

McKelvey, Jas., of town of Sarnia, application of for Fenian Raid Bounty. 128
McKenzie, General, Documents, &c., *re* resignation of.. .. .. 75*b*

N

Nadeau, Louis, appointment of as Postmaster at St. Christine, Co. of Bagot. 72*e*
National Gallery of Canada, Return *re* acquisition of Paintings, &c., names of Artists, &c., since 1891.. 121
Navy, Royal Canadian:—
  Award of Compensation to men belonging to.. 48
  Naval Service, Report *re*.. 38
  Copies of plans in Tenders of Messrs. Cammel, Laird & Co., *re* construction of ships for Canadian Navy.. 48*a*
  Tenders for ships of War of Canada. 60

N

Navel Cadets, amendment to the regulations for entry of, Copy of O. C. *re*.. .. .. 48*b*
Northeast ¼ 14-75-15-5, Documents *re* during years 1911, 1912, 1913 to date.. .. 187*e*
Northumberland Strait, Reports in connection with Tides and Currents of.. 86
North ½ of S. West ¼ Sec. 8, in Tp. 49, Range 26 West of 2nd Meridian, Memo. *re* patent for.. 147
North Bay to Sturgeon Falls, Ont., *re* construction of a highway road from. 178
Northwest of 30-25-7-2, Documents relating thereto.. .. .. 178*b*
Northwest quarter section, 29-10-18, W, *re* documents connected with sale of. 187*d*
Nyanza, Cape Breton Co., N.S., sale of alleged Indian lands at.. 165

O

Ocean Mails Passenger and Freight Steamship Service between Canada and Great Britain, and Great Britain and Canada, Articles of agreement for said service, with contract for, &c.. 194
Official Statistics of Canada, Report of Departmental Commission.. .. .. ..77 & 90
Oil Paintings, Subjects of, which have become the property of the National Gallery of Canada.. 121
Ontario, Prov. of, respecting extension of boundaries of.. 101
Ontario and Quebec, area of Territories added to by Statutes of 1912.. 184
Ordinances of the Yukon Territory, (year 1912).. 51
Ordinances of the Yukon Territory, (year 1913).. 225
Orders in Council *re* seizure of horses from John Gobel, for smuggling same across to United States.. 212
Ottawa Improvement Commission, (Report of).. 42
Ottawa River, Amount of money expended on improving channel of, between Hull and village of Masson. 137
Ottawa, Properties purchased in, by Govt. North of Wellington and West of Bank Sts.. 177

P

Patent Number 142823, Petitions, plans, &c., in Patent Branch.. 214
Patent for N. ½ of S. W. ¼ of Sec. 8, Township 49, Range 26, W. of 2nd Meridian to Arthur Donaldson.. 147
Paintings, Oils and Water Colours acquired by Govt. since 1891, for National Gallery.. 121
Petite Rivière Breakwater, N.S., Documents, pay rolls, accounts, &c., connected with.. 203
Peace Conference, International, *re* consideration of first century of peace between United States and British Empire.. 229
Port Daniel West, Que., Investigation into conduct of Edwd. Dea, Guardian of Lobster Hatchery there.. .. .. .. 95*a*
Prince Edward Island, Govt. of, Memorial *re* a delegation from, asking increase of Prov. Subsidy.. 124
Privy Council, Report of *re* contract for Ocean Mail. Passenger, Freight Service, between Canada and Great Britain, &c.. 194
Prosecutions, &c., against Saml. Stewart, Melvin Hart and others for infraction of Fisheries Act, also charge against Rod. Martin, &c.. .. .. 141*b*
Properties purchased by Govt. north of Wellington St., and west of Bank St., in City of Ottawa, to Jan. 31, 1913, &c. 177
Peace River District, Amount of Seed Grain supplied to settlers in, during years 1912-1913, &c.. 200
Pilotage Commission of Quebec, Report of.. 186
Pilotage and its administration in Districts of Montreal and Quebec, also letter from Commissioner Ajutor Lachance, &c.. .. .. 191*c*
Police Point Reserve, transfer of property known as, to City of Medicine Hat.. 145
Portsmouth Penitentiary, *re* names of keepers dismissed, and upon whose recommendation they were reinstated, &c.. 174
Portsmouth Penitentiary, names of Discipline Officers, dates of appointments, &c.. .. .. 174*a*
Pomket River, Antigonish Co., N.S., *re* closing of Post Office at.. 158
Pomminville, Dr., appointment of as Surgeon of St. Vincent de Paul Penitentiary.. .. .. 72*a*

P

Post Offices opened in Bonaventure Co., since Oct. 11, 1911, names of postmasters, &c.. 63
Postmaster General, (Report).. 24
Preferential Tariff, between Govt. of Canada, and Commonwealth of Australia.. 94
Proposals to supply medicine to Canadian boat fishermen.. 64
Public Accounts.. 2
Public Works, Report of Department of. 19
Public Service Commission, Report of.. 57
Public Works Dept., Order for goods given by, since Oct. 1, 1911, at Montreal, Halifax, St. John, N.B.. 133
Public Printing and Stationery.. 32
Public Offices, buildings occupied by the Govt. as, under rent, &c.. 208
Public Service of Canada, Organization of, Report *re* by Sir Geo. Murray.... 57*a*
Pure Food Act, *re* date of enactment of. 70
Public Buildings at Three Rivers, Que., since Oct. 11, 1911, to date, &c.... .. 207
Public Buildings, construction of in town of Laurentides, Co. of Assomption, Quebec.. .. .. 207*a*
Public Buildings, construction of in town of Stellarton, N.S., 1912, Documents respecting, &c.. .. .. 207*c*
Public Buildings, work and repairs on in North Sydney, N.S., 192, Documents respecting, &c.. .. .. 207*b*

Q

Quebec Light, Heat and Power Co., Ltd., Correspondence, &c., *re* issuing letters patent to, &c.. 110
Quebec Oriental Railway, Acquisition of by the Govt. of Canada.. .. .. .. 67*d*
Quebec Railway Light, Heat and Power Co., Ltd., letters patent to.. 110
Quebec and Saguenay Ry., Proposed guarantee of Bonds.. 116
Quebec and Saguenay Ry., Report of Govt. Engineer who inspected the.. 67*e*
Quebec and St. Joseph de Lévis, *re* most suitable site for construction of Dry Dock at, &c.. 204
Quebec and Oriental Ry., and Atlantic, Quebec and Western Ry., documents *re* freight, passenger, &c.. .. .. 116*c*

Q

Quebec and Oriental Ry., and Atlantic Quebec and Western Ry., documents *re* their incorporation into Canadian Govt. Ry. System, &c.. .. .. 116*a*
Quebec Harbour, Correspondence between Postmaster General and Isidore Belleau, *re* improvements.. .. .. .. 203*i*

R

Reciprocity with United States, Correspondence, papers, &c., *re* between Jan. 1. 1890, and Dec. 31, 1891.. 71
Red Point Wharf, Lot 48, P. E. I., *re* repairs, contracts, &c., on same.. .. .. 203*c*
Regina, City of, *re* contribution for alleviating distress of sufferers in.. .. 189
Report of Mr. J. A. M. Aikins on moral instruction in the Canadian Public Schools.. 96
Restigouche River, Smelt and Salmon fishing, Instructions regarding.. 131
Restigouche, Fishermen's Association, Petition of, to Minister, asking removal of Mr. M. Mowatt, &c.. 205
Restigouche, Dredge, cubic yards removed by, in Harbour of Bathurst, N.B., during 7 months, 1911, &c.. .. .. .. 135*a*
Rifle Range, Carleton Co., Ont., *re* purchase of site for, &c.. 123
Railways:—
  Railway Commissioners, Report of.. 20*c*
  Railway, Transcontinental, Report of Commissioners of.. 37
  Railway, Transcontinental, Copy of original instructions furnished engineers on Eastern Division of.. .. 106
  Railways and Canals, Report of Dept. of.. 20
  Railway Statistics.. .. .. 20*b*
  Railway, Government of Canada, Return *re* Board of Management of.. 81
  Railway Line from Estmere to Baddeck, *re* building of.. 82
  Railway: *See* Intercolonial Ry., &c.
  Railway, Intercolonial, Reports formerly made to Board of Management of.. .. .. 81*a*
  Railway, Intercolonial, Relating to purchase of scrap and supply of castings for.. 83
  Railway, Intercolonial, Names of employees on dining cars, and nature of employment.. .. .. 83*a*

R

Railway, Intercolonial, Returns *re* Vale Line, correspondence asking road to be taken by, &c.. 109
Railway, Intercolonial, *re* a strike of temporary employees at Halifax, N.S.. .. .. 83*b*
Railway, Central Ry. of Canada, *re* Report made by to Railway Dept... 211
Railway, Copy of letter by Chief Engineer Lumsden of Trans. Commission to Chairman Wade.. .. .. 106*a*
Rocky Mountain Park Act, Orders in Council relating to (Chap. 60. Rev. Statutes).. 56
Royal Society of Canada, Report of Affairs of.. 50
Royal Northwest Mounted Police, Report of the.. 28
Rowlings, Geo. and James, Documents *re* prosecution of in 1910. for violation of Fishery Regulations.. .. .. 141*a*
Rowlings, G. A. R., J. S. Wells and S. R. Griffin, Letters to Dept. Public Works, *re* Public Works in Guysborough Co., N.S.. .. .. 203*h*
Rural Mail Delivery Routes established in Canada, since Jan. 1, 1912.. .. .. .. 62*a*
Rural Mail Service, establishment of between Saltsprings, and West River Station. (*See* Mails, &c.).. .. .. 62*e*
Rural Mail Service between Merigonish Station, Pictou Co., N.S., and Arisaig. (*See* Mails, &c.).. .. .. 62*f*

S

Salmon River Indian Reserve, N.S., *re* Indian School in, also appointment of teacher in since June 1. 1912.. .. .. 159*h*
Salmon Hatchery, purchase of a site for at Snidlope Lake, from J. B. Nicholson.. 98
Salmon, Sockeyes, of B.C., prohibition of export of from that Province.. .. 92
Sauvé, L. A., Claim of to certain buildings at La Pointe des Cascades, &c.. 107
School Lands, Provinces of Alberta and Saskatchewan, *re* Sale of since Oct. 12, 1911.. 213
School Lands, Provinces of Manitoba, Saskatchewan and Alberta, Showing lots sold in during year 1912, price, &c. 213*a*
School Lands, Province of Saskatchewan, sold in 1912, Correspondence, papers, &c., relating to in hands of Government.. .. .. 213*f*
Scrip, Half Breed, &c., papers *re* issuing of warrant No. 2155, certificate No. 672 to Albert St. Denis.. 231
Scoles, C. R., New Carlisle, Que., Claim of for balance of subsidy voted, &c.. 102
Seaforth, Halifax Co., N.S., Correspondence *re* tenders, contracts, &c., *re* construction breakwater at.. .. .. .. 203*a*
Secretary of State, Report of.. 29
Sevigny, Mr., increase of salary of, as employee of Immigration Office, Montreal.. 132
Shareholders in Banks, List of.. 6
Ships of War of Canada, Tenders for, &c.. 60
Skinners Cove, Pictou Co., N.S., Expenditures at.. 100
Soulanges and Vaudreuil, Names of Post Offices and Postmasters in Counties of. 62*t*
South Port Wharf, Lot 48, P. E. I., *re* repairs, contracts for same, &c.. .. .. 203*c*
Southwest, 36-16-27. W. 2, Documents in Department of Interior relating to, &c.. 187
Southwest ¼ of 4-9-14 West of 2nd Meridian.. .. .. 187*a*
Southwest ¼ 28-20-21, W. 2nd Meridian, N. W. H. B., also W. ½ of S. E. ¼, 32-20-21, W. 2. M., N. W. H. B., &c.. .. 187*g*
Southwest ¼ 2-19-20, W. 2nd Meridian Homestead, Pat. June 3, 1892, Papers connected with claim of G. W. Brown. 187*f*
South West Cove, Lunenburg Co., N.S., Obstructions placed in waters of.. .. 99
Spry Bay, Halifax Co., N.S., *re* establishment of Lobster Hatchery at.. .. 66
Spry Bay, Halifax Co., N.S., *re* closing of, or change of post office at.. .. .. 78*a*
Stahl, J., Assistant Inspector of Immigration on Ry., *re* suspension of by H. Boulay, &c.. 171
Stamp Vending Machines, terms of contract relating to, date, &c.. 224
Statistics of Canada, Official, Report of Departmental Commission on.. 77
Steamboat Inspection, Report of Chairman of Board of for fiscal year 1912. 23
Steamer *City of Sydney*, Investigation tion into collision between, and Tug *Douglas H. Thomas*.. .. .. 95*e*

S

Steam Service, &c., *re* subsidy to, between points in Bonaventure Co., Que. and New Brunswick.. .. .. 67a
Steam Service, &c., *re* subsidy to, between St. John, N.B., and Bear River, N.S.. 67
Steam Service performed by Steamer *Canada*, since Oct. 11, 1911, to date.. 65
Steam Service subsidized between Canadian Ports and British West Indies.. .. .. 67b
Steffanson, Mr. V., Correspondence with concerning Northern expeditions.. .. 161
Steffanson, Mr. V., Order in Council in reference to, &c.. .. .. 161a
Stewart, Sam., Hart Melvin, and others, prosecutions against for infringement of Fisheries Act.. .. .. 141b
Stenographers and Secretaries, Return *re* number, names of, and Members of Commons for whom they work.. .. 150
Stream Measurements for calendar year, 1911, Report of progress of.. .. .. .. 25d
Subsidies paid to Quebec and Oriental Ry. and others since October, 1911.. .. 67c
Subsidies paid each of four original Provinces of Dominion at Confederation, population on which same was based, &c.. 154
St. Peters, N.S., Acquisition or expropriation of land at.. 104
St. Peters Indian Reserve, Man., relating to delay in issuing patents for lands purchased from.. 148
St. Peters Canal Improvements, *re* contract between Dept. and W. H. Weller, regarding.. 108
St. Peters Canal Improvements, *re* contract between Dept. and W. H. Weller, regarding.. .. .. 108a
St. Croix, Co. of Lotbiniere, Que., Construction of a wharf at.. .. .. 203b
St. Joseph de Lévis, *re* suitable site for construction of Dry Dock at, &c.. .. 204
St. Vincent de Paul Penitentiary, documents *re* appointment of Dr. Pomminville at.. .. .. 72a
St. Anne de la Pocatière, Experimental Farm at, appointment of Mr. J. Begin as manager at.. .. .. 72e
St. John and Quebec Ry., documents, &c., between Dept. of Rys. and Canals *re* line from St. John, N.B., to Grand Falls.. .. .. 116b
St. Germain de Kamouraska, documents *re* purchase of timber for construction of wharf at, in 1912.. .. .. 203g
St. Denis, Albert, *re* issuing of Half Breed Scrip to, &c.. 231

T

Taché, C. E., Resident Engineer in Bonaventure Co., Que., *re* Reports made by on Public Works there since 1911.. 176
Tariff Duties on imported lumber, dressed on one side, &c., *re* arguments respecting before Exchequer Court of Canada.. .. .. 125b
Tariff Customs of Canada, changes made in by Order in Council since last session of Parliament.. 73
Tariff Customs on Cement, correspondence between Companies, Corporations, &c., to Nov. 11, 1911.. 125
Tariff Customs on Cement, adjustment of Duty on, and all correspondence with Ministers respecting, &c.. .. .. 125a
Taxation per capita for year ending March 31, 1913, and for each of 12 preceding years, Return *re*.. 227
Technical Education and Industrial Training, Report of Royal Commission on, &c.. .. .. 191d
Telegraph Lines under construction during year 1911-12, in different points in Nova Scotia.. 209
Tenders for Ships of War of Canada.. 60
Three Rivers, Que., Correspondence, &c., *re* erection of a Public Building at since Oct. 11, 1911, to date.. 207
Thibault, Firmin, of St. Denis, Co. of Kamouraska, Que., *re* petition for indemnity.. 122
Tides and Currents of Northumberland Strait, Reports in connection with.. 86
Townships 24-25, Range 27, West of first Meridian, suitability of for Forest Reserve, Homesteading purposes, &c.... 192a
Topographical Surveys Branch, Dept. of Interior, Report of, 1911, 1912.. .. .. 25b
Trade, Volume of, import and export of, between Canada and Newfoundland, from Jan. 1, 1896, to Jan. 1, 1913.. .. 195
Trade, Volume of, between Newfoundland and West Indies, included in Trade Arrangement with Canada, for 1909, 1910, 1911 and 1912 (Supplementary).. .. .. 195a

T

Trade Transactions between West Indies and Canada.. 59
Trade Unions, An Act respecting.. .. 54
Trade and Commerce:—
  (Part I.—Canadian Trade, Imports and Exports) 10
  (Part II.—Canadian Trade)—
    France.. .. .. 10*a*
    Germany.. .. .. 10*a*
    United States.. .. .. 10*a*
    United Kingdom.. .. .. 10*a*
  (Part III.—Canadian Trade, except)—
    France.. .. .. 10*b*
    Germany.. .. .. 10*b*
    United Kingdom.. .. .. 10*b*
    United States.. .. .. 10*b*
  (Part IV.—Miscellaneous Information)—
  (Part V.—Report of the Board of Grain Commissioners for Canada). 10*d*
  (Part VI.—Subsidized Steamship Services).. .. .. 10*e*
  (Part VII.—Trade of Foreign Countries, Treaties and Conventions).... 10*f*
Telephone Statistics.. .. .. 20*d*
Telegraph Statistics.. .. .. 20*f*
Transcontinental Commission, Copy of letter of Engineer Lumsden of, to Chairman Wade of.. .. .. 106*a*
Transcontinental Railway, Copy of original instructions furnished engineers by Chief Engineer on Eastern Div. of, also Western.. 106
Transcontinental Railway Commissioners, Report of for 1912.. 37
Trawlers, Steam, prohibited from participating in Fishing Bounty, &c....162
Treasury Board Overrulings (Statement of).. 40
Twine for fishing purposes, duty payable on, under item 682 of Customs Tariff. 69

U

Unclaimed Balances, &c., in Chartered Banks of Dominion of Canada.. 7
United Shoe Machinery Co., Report of Commission to investigate complaints against.. .. .. 95*c*

V

Vale Road Ry., asking that line be taken over by I. C. Ry.. 109
Veterinary Director General.. .. .. .. 15*b*
Veterinary Director General, correspondence *re* requested visit to Nova Scotia.. 216
Volume of trade, import and export, between Canada and Newfoundland, from Jan. 1, 1896 to Jan. 1, 1913.. 195
Volume of trade between Newfoundland and West Indies, included in trade agreement with Canada, for 1909, 1910, 1911, 1912.. .. .. 195*a*

W

Warburton, Lt. Col., appointment of as Medical Officer at Charlottetown Camp.. .. .. 72*d*
Warrants, Governor General's, Statement of.. 43
Weir Licenses, Documents *re*, in waters of Counties of Charlotte and St. John, N.B.. 230
Welland Canal, number of accidents to lock gates or bridges on, during year ending Nov. 25, 1912, &c.. 169
Weller, W. H., contract between Dept. of Railways and, *re* St. Peters Canal. 108
Welsh Coal supply, Contract for the various public buildings at Montreal. 134
West Indies-Canada Conference.. 55
West Indies, Trade Transactions between Canada, and.. 59
West Indies Trade Statistics, Imports and Exports, relating to, in possession of Govt.. .. .. 59*a*
West Indies, Documents in Dept. Trade and Commerce *re* Steamship Service between Canada and, since Dec. 1, 1912.. 222
White Bear Indian Reserve, Documents *re* surrender of part of, &c.. .. .. .. 159*c*
Wholesale Prices in Canada, Report on by R. H. Coats, B. A., Dept. of Labour.. 183

Y

Yukon, (Ordinances of), 1912.. 51
Yukon, (Ordinances of), 1913.. 226

See also Alphabetical List, Page 1.

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order, with their titles at full length; the dates when Ordered and when presented to the Houses of Parliament; the Names of the Senator or Member who moved for each Sessional Paper, and whether it is ordered to be Printed or Not Printed.

CONTENTS OF VOLUME B.

Fifth Census of Canada, 1911—Population, Religions, Origins, Birthplace, Citizenship, Literacy, Infirmities, as enumerated in June, 1911.

Printed for distribution and sessional papers.

CONTENTS OF VOLUME C.

Fifth Census of Canada, 1911—Manufactures for 1910 as enumerated in June, 1911.

Printed for distribution and sessional papers.

CONTENTS OF VOLUME 1.

(This volume is bound in three parts.)

1. Report of the Auditor General for the year ended 31st March, 1912 Volume 1, Parts A to J. Volume II, Parts K to U. Volume III, Parts V to Y. Presented by Hon. Mr. White, 14th January, 1913.

Printed for distribution and sessional papers.

CONTENTS OF VOLUME 2.

2. The Public Accounts of Canada, for the fiscal year ended 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912.

Printed for distribution and sessional papers.

3. Estimates of sums required for the service of the Dominion for the year ending 31st March, 1914. Presented by Hon. Mr. White, 3rd February, 1913.

Printed for distribution and sessional papers.

4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1913. Presented by Hon. Mr. White, 10th March, 1913.

Printed for distribution and sessional papers.

5. Supplementary Estimates of sums required for the service of the Dominion for the year ending on 31st March, 1914. Presented by Hon. Mr. White, 20th May, 1913.

Printed for distribution and sessional papers.

CONTENTS OF VOLUME 3.

6. List of Shareholders in the Chartered Banks of the Dominion of Canada as on December 31, 1911. Presented by Hon. Mr. White, 26th November, 1912.

Printed for distribution and sessional papers.

CONTENTS OF VOLUME 4.

7. Report on dividends remaining unpaid, unclaimed balances and unpaid drafts and bills of exchange in Chartered Banks of the Dominion of Canada, for five years and upwards prior to 31st December, 1911. Presented by Hon. Mr. White, 26th November, 1912.

Printed for distribution and sessional papers

CONTENTS OF VOLUME 5.

(This volume is bound in two parts).

8. Report of the Superintendent of Insurance for year ended 1912. Presented by Hon. Mr. White.. .. ..*Printed for distribution nd sessional papers.*

9. Abstract of Statements of Insurance Companies in Canada for the year ended 1912. Presented by Hon. Mr. White.. .. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 6.

(This volume is bound in two parts).

10. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1912. (Part I.—Canadian Trade). Presented by Hon. Mr. Foster, 30th January, 1913. *Printed for distribution and sessional papers.*

10*a*. Report of the Department of Trade and Commerce, for the year ended 31st March, 1912. (Part II.—Canadian Trade with (1) France, (2) Germany, (3) United Kingdom, and (4) United States). Presented by Hon. Mr. Foster, 12th December, 1912. *Printed for distribution and sessional papers*

10*b*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1912. (Part III.—Canadian Trade with Foreign Countries, except France, Germany, the United Kingdom and United States). Presented by Hon. Mr. Foster, 15th January, 1913.. .. ..*Printed for distribution and sessional papers.*

10*c*. Report of the Department of Trade and Commerce, for the fiscal year ended 31st March, 1912. (Part IV.—Miscellaneous Information). Presented by Hon. Mr. Reid, 17th February, 1913.. .. ..*Printed for distribution and sessional papers.*

10*d*. Report of the Board of Grain Commisioners for Canada. Presented by Hon. Mr. Foster, 3rd February, 1913.. .. ..*Printed for distribution and sessional papers.*

10*e*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March 1912. (Part VI.—Subsidized Steamship Services). Presented, 1913. *Printed for distribution and sessional papers.*

10*f*. Report of Trade and Commerce for fiscal year ended 31st March, 1912. (Part VII.—Trade of Foreign Countries, Treaties and Conventions). Presented, 1913. *Printed for distribution and sessional papers*

CONTENTS OF VOLUME 7.

11. Report of the Department of Customs for the year ended 31st March, 1912. Presented by Hon. Mr. Reid, 28th November, 1912—*Printed for distribution and sessional papers,*

CONTENTS OF VOLUME 8.

12. Reports, Returns and Statistics of the Inland Revenues for the Dominion of Canada for the year ended 31st March, 1912. (Part I.—Excise). Presented by Hon. Mr. Nantel, 25th November, 1912.. .. .. ..*Printed for distribution and sessional papers*

13. Report of the Department of Inland Revenue for year ended 31st March, 1912. (Part II.—Inspection of Weights and Measures, Gas and Electricity). Presented by Hon. Mr. Nantel, 25th November, 1912.. .. ..*Printed for distribution and sessional papers.*

14. Report of the Department of Inland Revenue for year ended 31st March, 1912. (Part III.—Adulteration of Food). Presented by Hon. Mr. Nantel, 25th November, 1912. *Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 8—*Continued.*

15. Report of the Minister of Agriculture for the Dominion of Canada, for the year ended 31st March, 1912. Presented by Hon. Mr. Burrell, 26th November, 1912.
Printed for distribution and sessional papers.

15*a*. Report of the Dairy and Cold Storage Commissioner for the fiscal year ending 1912. Presented, 1913.. .. ..*Printed for distribution and sessional papers*

CONTENTS OF VOLUME 9.

15*b*. Report of the Veterinary Director General and Live Stock Commisioner, for the year ending 31st March, 1912. Presented by Hon. Mr. Burrell, 25th March, 1913.
Printed for distribution and sessional papers.

16. Report of the Director and Officers of the Experimental Farms for the year ending 31st March, 1912. Presented by Hon. Mr. Burrell, 14th January, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 10.

17. Criminal Statistics for the year ended 30th September, 1911, (Appendix of the Report of the Minister of Agriculture, for the year 1911). Presented by Hon. Mr. Borden, 2nd June, 1913... .. ..*Printed for distribution and sessional papers.*

18. Return of the Twelfth General Election for the House of Commons of Canada, held on the 14th and 21st of September, 1911. Presented by Hon. The Speaker, 27th November, 1912.. .. ..*Printed for distribution and sessional papers.*

18*a*. Return of By-Elections (Twelfth Parliament) for the House of Commons of Canada, held during the year 1912. Presented by Hon. The Speaker, 10th March, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 11.

19. Report of the Minister of Public Works on the works under his control for the fiscal period ended 31st March, 1912. Part I. Presented by Hon. Mr. Rogers, 4th December, 1912. Part II. Ottawa River Storage and Geodetic Levelling.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 12.

(This volume is bound in two parts).

19*a*. Report of the Commission on International Waterways.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 13.

20. Report of the Department of Railways and Canals, for the fiscal period from 1st April, 1911, to 31st March 1912. Presented by Hon. Mr. Cochrane, 13th December, 1912.
Printed for distribution and sessional papers.

20*a*. Canal Statistics for the season of Navigation, 1912. Presented by Hon. Mr. Cochrane, 15th April, 1913.. .. ..*Printed for distribution and sessional papers.*

20*b*. Railway Statistics of the Dominion of Canada for the year ended 30th June, 1912. Presented by Hon. Mr. Cochrane, 16th January, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 14.

20c. Seventh Report of the Board of Railway Commissioners for Canada, for the year ending 31st March, 1912. Presented by Hon. Mr. Cochrane, 25th November, 1913.
Printed for distribution and sessional papers.

20d. Telephone Statistics of the Dominion of Canada, for the year ended 30th June, 1912 Presented by Hon. Mr. Cochrane, 17th February, 1913.
Printed for distribution and sessional papers

20e. Express Statistics of the Dominion of Canada, for the year ended 30th June, 1912. Presented by Hon. Mr. Cochrane, 12th February, 1913.
Printed for distribution and sessional papers.

20f. Telegraph Statistics of the Dominion of Canada, for the year ended 30th June, 1912. Presented by Hon. Mr. Cochrane, 7th February, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 15.

21. Forty-fifth Annual Report of the Department of Marine and Fisheries, for the fiscal year 1911-1912—Marine. Presented by Hon. Mr. Hazen, 16th December, 1912.
Printed for distribution and sessional papers.

21a. Eleventh Report of the Geographic Board of Canada, for the year ending 30th June, 1912. Presented by Hon. Mr. Hazen, 11th April, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 16.

21b. List of Shipping issued by Department of Marine and Fisheries. Vessels in Registry Books of Canada, for year 1912. Presented, 1913.
Printed for distribution and sessional papers

21c. Supplement to Forty-fifth Report of the Department of Marine and Fisheries, for fiscal year 1911-12,—Marine Branch—Influence of Icebergs and Land on the temperature of the Sea. Presented by Hon. Mr. Hazen, 17th February, 1913.
Printed for distribution and sessional papers.

22. Forty-fifth Annual Report of the Department of Marine and Fisheries, 1912,—Fisheries. Presented by Hon. Mr. Hazen, 5th December, 1912.
Printed for distribution and sessional papers

23. Report of the Chairman of the Board of Steamboat Inspection for the fiscal year 1912.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 17.

24. Report of the Postmaster General, for the year ended 31st March, 1912. Presented by Hon. Mr. Pelletier, 3rd December, 1912..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 18.

25. Annual Report of the Department of the Interior, for the fiscal year ending 31st March, 1912. Presented by Hon. Mr. Roche, 27th November, 1912.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 19.

25*a*. Report of Chief Astronomer, Department of the Interior, for year ending 31st March, 1911.. .. ..*Printed for distribution and sessional papers.*

25*b*. Annual Report of the Topographical Surveys Branch of the Department of the Interior, 1911-1912. Presented by Hon. Mr. Crothers, 6th June, 1913.
Printed for distribution and sessional papers

CONTENTS OF VOLUME 20.

25*d*. Report of progress of Stream Measurements for calendar year 1911.
Printed for distribution and sessional papers.

26. Summary Report of the Geological Survey Branch of the Department of Mines, for the calendar year 1912. Presented by Hon. Mr. Roche, 29th November, 1912.
Printed for distribution and sessional papers.

26*a*. Summary Report of the Mines Branch, Department of Mines, for the calendar year 1911.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 21.

27. Report of the Department of Indian Affairs for the year ended 31st March, 1912. Presented by Hon. Mr. Roche, 29th November, 1912.
Printed for distribution and sessional papers.

28. Report of the Royal Northwest Mounted Police, 1912. Presented by Hon. Mr. Borden, 14th January, 1913... .. ..*Printed for distribution and sessional papers*

CONTENTS OF VOLUME 22.

29. Report of the Secretary of State of Canada for the year ended 31st March, 1912. Presented by Hon. Mr. Coderre, 3rd December, 1912.
Printed for distribution and sessional papers.

29*a*. Report of the Secretary of State for External Affairs for the year ended 31st March, 1912. Presented by Hon. Mr. Borden, 25th November, 1912.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 23.

29*b*. Report of the work of the Archives Branch of the Department of the Secretary of State, for the year 1912. Presented by Hon. Mr. Coderre, 2nd June, 1913.
Printed for distribution and sessional papers.

30. The Civil Service List of Canada, 1912. Presented by Hon. Mr. Coderre, 3rd December, 1912.. .. ..*Printed for distribution and sessional papers.*

31. Fourth Annual Report of the Civil Service Commission of Canada for the period from 1st September, 1911, to 31st August, 1912. Presented by Hon. Mr. Coderre, 24th January, 1913.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 24.

32. Annual Report of the Department of Public Printing and Stationery, for the fiscal year ended 31st March, 1912. Presented by Hon. Mr. Borden, 24th April, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 24—*Continued.*

33. Report of the Joint Librarians of Parliament for year 1912. Presented by Hon. The Speaker, 31st November, 1912... .. ..*Not printed*

34. Report of the Minister of Justice as to Penitentiaries of Canada, for the fiscal year ended 31st March, 1912. Presented by Hon. Mr. Doherty, 27th November, 1912. *Printed for distribution and sessional papers.*

35. Report of the Militia Council for the fiscal year ending 31st March, 1913. Presented by Hon. Mr. Hughes, 14th January, 1913. ..*Printed for distribution and sessional papers.*

36. Report of the Department of Labour for the fiscal year ending 31st March, 1912. Presented by Hon. Mr. Crothers, 28th November, 1912. *Printed for distribution and sessional papers.*

36a. Fifth Report of the Registrar of Boards of Conciliation and Investigation of the proceedings under "The Industrial Disputes Investigation Act, 1907," for the fiscal year ending 31st March, 1912. Presented by Hon. Mr. Crothers, 28th November, 1912. *Printed for distribution and sessional papers*

36c. Report of proceedings under the Combines Investigation Act, for the year ended 31st March, 1912... .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 25.

37. Eighth Annual Report of the Commissioners of the Transcontinental railway, for the year ended 31st March, 1912. Presented by Hon. Mr. Cochrane, 12th December, 1912. *Printed for distribution and sessional papers.*

38. Report of the Department of the Naval Service, for the fiscal year ending 31st March, 1912. Presented by Hon. Mr. Hazen, 28th November, 1912. *Printed for distribution and sessional papers.*

39. "Miscellaneous Unforeseen Expenses," from the 1st April, to the 21st November, 1912, in accordance with the Appropriation Act of 1912. Presented by Hon. Mr. White, 25th November, 1912... .. ..*Not printed*

40. Statement of Treasury Board over-rulings, under Section 44, Consolidated Revenue and Audit Act. Presented by Hon. Mr. White, 26th November, 1912... .. ..*Not printed.*

41. Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912. *Not printed.*

42. Statement of Receipts and Expenditures of the Ottawa Improvement Commission to 31st March, 1912. Presented by Hon. Mr. White, 26th November, 1912.....*Not printed.*

43. Statement of Governor General's Warrants issued since the last Session of Parliament on account of 1912-13. Presented by Hon. Mr. White, 26th November, 1912. *Not printed.*

44. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1912, showing name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, also whether vacancy is filled by promotion or by appointment, and salary of any new appointee. Presented by Hon. Mr. White, 26th November, 1912.. .. ..*Not printed*

CONTENTS OF VOLUME 25—*Continued.*

45. Return (in so far as the Department of the Interior is concerned) of copies of all Orders in Council, plans, papers and correspondence relating to the Canadian Pacific railway, which are required to be presented to the House of Commons, under a Resolution passed on 20th February, 1882, since the date of the last return, under such Resolution. Presented by Hon. Mr. Roche, 26th November, 1912.. .. .. ..*Not printed.*

45*a*. Return to lands sold by the Canadian Pacific Railway Company during the year which ended on the 1st October, 1912. Presented by Hon. Mr. Roche, 14th January, 1913.. .. ..*Not printed*

45*b*. Return to an Address to His Royal Highness the Governor General of the 27th January, 1913, for a copy of all applications made by the Canadian Pacific Railway Company for authorization to make new issue of stock, addressed to the Governor in Council, and of all correspondence with regard to the same. Presented 16th April, 1913, by Sir Wilfrid Laurier.. .. ..*Not printed*

46. Return to an Order of the House of the 18th March, 1912, for a copy of all reports made by the Inspector of Agents for placing Immigrants, both domestic servants and farm labourers, in Ontario and Quebec, during the years 1910 and 1911. Presented 27th November, 1912, by Mr. Sutherland.. .. ..*Not printed.*

47. Return to an Order of the House of the 11th March, 1912, for a copy of all letters, telegrams and other papers in connection with complaints of whatever nature against Commission Agents for placing farm labourers in Ontario, also officials connected with any agency in Ontario, during the year 1910 and 1911. Presented 27th November, 1912 by Mr. Sutherland.. .. ..*Not printed*

48. Copy of Order in Council No. P. C. 1275, dated 13th May, 1912, "Award of compensation to men belonging to the Royal Canadian Navy, who may be permanently disabled though injuries or illness contracted during drill, training or on duty." Presented by Hon. Mr. Hazen, 27th November, 1912.. .. ..*Not printed.*

48*a*. Copies of plans included in the tender of Messrs. Cammel, Laird & Company, dated 29th April 1911, for the construction of ships for the Canadian Naval Service. Presented by Hon. Mr. Hazen, 18th December, 1912.. .. ..*Not printed.*

48*b*. An Act respecting the Naval Service of Canada." (Copy of Order in Council, No. P. C. 126 dated 20th January, 1913, "Amendment to the Regulations for the Entry of Naval Cadets)." Presented by Hon. Mr. Hazen, 4th February, 1913.. ..*Not printed.*

49. Regulations under "The Destructive Insect and Pest Act." Presented by Hon. Mr. Burrell, 28th November, 1912.. .. ..*Not printed.*

50. Statement of the affairs of the Royal Society of Canada, for the year ended 30th April, 1912. Presented by Hon. Mr. White, 29th November, 1912.. .. ..*Not printed.*

51. Ordinances of the Yukon Territory passed by the Yukon Council in the year 1912. Presented by Hon. Mr. Coderre, 3rd December, 1913.. .. ..*Not printed*

52. Return of Orders in Council which have been published in the *Canada Gazette*, between 1st August, 1911, and 30th September, 1912, in accordance with the provisions of Section 77 of the Dominion Lands Act, Chapter 20 of the Statutes of Canada, 1908. Presented by Hon. Mr. Roche, 5th December, 1912.. .. ..*Not printed.*

CONTENTS OF VOLUME 25—*Continued.*

52*a*. Return of Orders in Council passed between the 1st August, 1911, and 30th September, 1912, in accordance with the provisions of Section 5 of the Dominion Land Survey Act, Chapter 21, 7-8 Edward VII. Presented 5th December, 1912, by Hon. Mr. Roche *Not printed.*

52*b*. Return of Orders in Council which have been passed and published in the *Canada Gazette* and in the British Columbia *Gazette*, between 1st August, 1911, and 30th September, 1912, in accordance with provisions of Subsection (*d*) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Roche, 5th December, 1912.. .. ..*Not printed*

52*c*. Return to an Order of the House of the 24th February, 1913, for a copy of all regulations issued by the Minister of the Interior, relating to the disposition of Dominion lands between 8th April, 1905, and 12th October, 1911. Presented by Hon. Mr. Roche. 25th March, 1913.. .. ..*Not printed.*

53. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (28th November, 1911) submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada. 1906. Presented by Hon. Mr. Coderre, 4th December, 1912.. .. ..*Not printed.*

54. Annual Return respecting Trade Unions under Chapter 125, R.S.C., 1906. Presented by Hon. Mr. Coderre, 4th December, 1912... .. ..*Not printed.*

55. Deliberation of the Canada-West Indies Conference, and Agreement between Canada and certain of the West India Colonies. Presented by Hon. Mr. Foster; 4th December, 1912.. .. ..*Printed for distribution and sessional papers*

56. Orders in Council passed between the 1st August, 1911, and 30th September, 1912, in accordance with the provisions of the Rocky Mountains Park Act, Chapter 60, Revised Statutes of Canada, 1906. Presented by Hon. Mr. Rogers, 4th December, 1912. *Not printed.*

56*a*. Return of Orders in Council passed between the 1st August, 1911, and 30th September, 1912, in accordance with the provisions of the Forest Reserves and Park Act, Section 19, of Chapter 10, 1-2 George V. Presented by Hon. Mr. Roche, 5th December, 1912. *Not printed.*

CONTENTS OF VOLUME 26.

57. Report of the Public Service Commission. Presented by Hon. Mr. Borden, 9th December, 1912. Parts I, II, and III.. .. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 27.

(This volume is bound in two parts).

57*a*. Report on the organization of the Public Service of Canada, by Sir George Murray. Presented by Hon. Mr. Borden, 18th December, 1912. *Printed for distribution and sessional papers.*

58. Report of the proceedings for the preceding year of the Commissioners of Internal Economy of the House of Commons, pursuant to Rule 9. Presented by Hon. The Speaker, 9th December, 1912.. .. ..*Not printed.*

59. Schedules of Trade Transactions between the West Indies and Canada, the United States and the United Kingdom, compiled from the West Indian blue books and statistics. Presented by Hon. Mr. Foster, 12th December, 1912. *Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 27—*Continued.*

59*a*. Trade Statistics of Imports and Exports in possession of the Government, *re* British West Indies. (*Senate*).. .. ..*Not printed.*

60. Return showing correspondence concerning the calling for tenders for the Ships of War of Canada, together with copies of tenders. Presented by Hon. Mr. Hazen, 12th December, 1912.. .. ..*Not printed.*

61. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams, reports and documents relating to the dismissal of John R McDonald, Heatherton, Antigonish County, as Indian agent for the district including the Counties of Antigonish and Guysborough, and the appointment of his successor. Presented 4th January, 1913.—*Mr. Chisholm* (*Antigonish*).. .. ..*Not printed.*

61*a*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. C. P. Bissett, Physician to the Indians at Salmon River, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*b*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges. correspondence, letters, telegrams and other documents relating to the dismissal of Michael Murphy, postmaster at Point Micheau, Richmond County, N.S. Presented 4th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*c*. Return to an Order of the House of the 9th December, 1912, for copy of all charges correspondence, letters, telegrams and other documents relating to the dismissal of David A. McLeod, Postmaster at Cleveland, Richmond County, N.S. Presented 14th January.—*Mr. Kyte*.. .. ..*Not printed.*

61*d*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers. letters, complaints, telegrams, reports, and other documents in the possession of the Post Office Department relating to the dismissal of John Milward, Postmaster at Stormont, Guysborough County, N.S. Presented 14th January, 1913.—*Mr. Sinclair.* *Not printed.*

61*e*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents, relating to the dismissal of Kenneth F. McAskill, Postmaster at Loch Lomond, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*f*. Return to an Address to His Royal Highness the Governor General of the 25th March, 1912, for a copy of all letters, telegrams, memorandums and Orders in Council, relating to the dismissal of Mr. W. W. Hayden, late wharfinger of the government wharf at Digby, Nova Scotia. Presented 14th January, 1913.—*Mr. MacLean* (*Halifax*). *Not printed.*

61*g*. Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against W. B. Langley, assistant at Lobster Hatchery, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 14th January, 1913.—*Mr Sinclair*.. .. ..*Not printed.*

61*h*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Fred. E. Cox, engineer lobster hatchery at Isaac's Harbour, Guysborough County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*i*. Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against Simon Hodgson, engineer lobster hatchery at Isaac's Harbour, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 14th January 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61j. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Henry Henlow, chief engineer at lobster hatchery at Canso, Guysborough County, N.S. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*k*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. C. V. LeVatte, harbour master at Louisburg, Cape Breton South, N.S., and of evidence taken and report of investigations held by H. P. Duchemin, in regard to the same. Presented 14th January, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61*l*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John Cummings, assistant at the lobster hatchery at Isaac's Harbour, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*m*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. G. Matthews, coxswain, lifeboat crew at Canso, Guysborough County, N.S., and all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 14th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*n*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relating to the dismissal of Joseph Shean, harbour master at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 14th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61*o*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents, relating to the dismissal of George H. Sampson, keeper of the storm signal at Lower L'Ardoise, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*p*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Alexis Vigneau, captain of the patrol boat at Arichat, Richmond County, N.S. Presented 14th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*q*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council and all other papers or documents in any way relating to the dismissal of Emeri Thivierge, from the position of fisheries inspector for the Counties of Prescott and Russell. Presented 14th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61r. Return to an Order of the House of the 9th December, 1912, for a return showing all the public officers of the Inland Revenue Department in the County of St. Jean Iberville, removed by the present Government since 1st May, 1912, together with the names and duties of such persons, the reasons of their dismissal, the nature of the

CONTENTS OF VOLUME 27—*Continued.*

complaints against them, the names of the persons who brought these complaints; also a copy of all correspondence relating thereto, and of the reports of inquiries in the cases where such have been held. Presented 14th January, 1913.—*Mr. Demers.* *Not printed.*

61*s*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, complaints, petitions, memoranda, notes of evidence, reports of investigations and other documents in the possession of the Department of Inland Revenue regarding the dismissal of J. Fabien Bugeaud, Bonaventure, Quebec, assistant inspector of weights and measures in the Quebec district, and the appointment of his successor or successors, with the names, residence, salaries and duties; also of all documents relating to A. B. Caldwell, New Carlisle, Quebec, joint assistant inspector with J. Fabien Bugeaud, and the duties assigned to him, together with a copy of all recommendations for said new appointment. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.. .. ..*Not printed.*

61*t*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council and all other papers or documents in any way relating to the dismissal of Duncan McArthur, from the Annuities Branch, while the said branch was attached to the Department of Trade and Commerce. Presented 15th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*u*. Return to an Order of the House of the 26th February, 1912, for a copy of all documents, letters, requests, reports, recommendations and evidence taken under investigation by Dr. Shentliff, relating to the dismissal of Charles O. Jones, postmaster of Bedford, County of Missisquoi. Presented 15th January, 1913.—*Mr. Kay.* *Not printed.*

61*v*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, telegrams, complaints or other papers or documents in the possession of the Government or any department thereof, relating to the dismissal of Archibald Barss, postmaster, New Harbour, West, Guysborough County, N.S. Presented 15th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*w*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendation and other reports respecting the dismissal of Dr. A. Allaire as surgeon of the penitentiary of St. Vincent de Paul, and also respecting the payments of his gratuities, superannuation or retiring allowance. Presented 15th January, 1913.—*Mr. Wilson (Laval)*.. .. ..*Not printed*

61*x*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dismissal of Oscar Beauchamp as warden of the penitentiary of St. Vincent de Paul, and also respecting the payments of his gratuities, superannuation or retiring allowance. Presented 15th January, 1913.—*Mr. Wilson (Laval)*.. .. ..*Not printed.*

61*y*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John McDonald, freight handler and checker Intercolonial railway at Sydney Mines, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 16th January, 1913.—*Mr. Mackenzie*.. .. ..*Not printed.*

61*z*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of Allan Kinney, of Linwood, Antigonish County, Nova Scotia, a sectionman on the Intercolonial rail-

CONTENTS OF VOLUME 27—*Continued.*

way, and for a statement in detail of the expenses in connection with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61*aa*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters. correspondence, documents and reports relating to the dismissal of Charles Landry, of Pomket, Antigonish county, Nova Scotia, a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antiginish)*.. .. ..*Not printed.*

61*bb*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents. reports, correspondence, &c., relating to the dismissal of Patrick Decoste, an employee on the ferry steamer *Scotia* between Mulgrave and Point Tupper on the Intercolonial railway. Presented 16th January, 1913.. .. ..*Not printed.*

61*cc*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Harry E. McDonald, assistant engineer at St. Peters Canal, Richmond County, N.S Presented 13th January, 1913.—*Mr. Kyte.*

61*dd*. Return to an order of the House of the 9th December, 1912, for a copy of all letters, papers, documents, telegrams, and charges relating to a complaint against Neil Ross sectionman on the Intercolonial railway at West River, County of Pictou, and of the evidence taken at the investigation, of the report of the commissioner thereon, and of all letters, papers or other documents relating to the appointment of his successor. Presented 16th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*ee*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters. correspondence, documents and reports relating to the dismissal of James Armstrong. of Heatherton, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish).* *Not printed.*

61*ff*. Return to an Order of the House of the 4th December, 1912, for a copy of all letters. telegrams and other documents, relating to the dismissal of Thomas J. Gray, as car inspector on the Intercolonial railway at Westville, County of Pictou. Presented 16th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*gg*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams and reports relating to the dismissal of Colin Macdonald, of James River Station, County of Antigonish, as Intercolonial sectionman, and the appointment of his successor. Presented 16th January, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61*hh*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of A. T. Gannon, car repairer and inspector Intercolonial railway at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 16th January. 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*ii*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents, and reports relating to the dismissal of Huber Myatte, Tracadie, Antigonish County, Nova Scotia, a sectionman on the Intercolonial railway and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 16th January, 1913.—*Mr. Chisholm* (*Antigonish*). *Not printed.*

61*jj*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents, and reports relating to the dismissal of John McDonnell, Afton Station, Antigonish County, Nova Scotia, a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 17th January, 1913.—*Mr. Chisholm* (*Antigonish*).. .. ..*Not printed.*

61*kk*. Return to an Order of the House of the 9th December, 1911, for a copy of all letters, correspondence, documents and reports relating to the dismissal of William Landry, of Pomket, Antigonish County, Nova Scotia, a section foreman of the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges againt him. Presented 17th January, 1913.—*Mr. Chisholm* (*Antigonish*).. .. ..*Not printed.*

61*ll*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, telegrams and other documents relative to the dismissal of D. J. McDougall, section foreman, Intercolonial railway, Grand Narrows, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.* *Not printed.*

61*mm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dan. A. Coffey, lockman at St. Peter's canal, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Also, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. A. McNeil, lockman at St. Peter's canal, Richmond County, N.S., and of the evidence taken and of the report of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*nn*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John P. Meagher, foreman deckhand on steamship *Scotia*, Mulgrave, Guysborough County, N.S., and of all evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 17th January, 19 3.—*Mr. Sinclair*.. .. .. ..*Not printed.*

61*oo*. Return to an Order of the House of the 4th December, 1912, for a copy of all letters, telegrams, evidence taken, reports, &c., and of all correspondence between the Postmaster General and officers of his department, and James Gibson, ex-postmaster of Alameda, Sask., in connection with the instructions sent him to hand the office over to E. Cronk. Presented 17th January, 1913.—*Mr. Turriff*.. .. ..*Not printed.*

61*pp*. Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents and correspondence relating to the dismissal of Captain C. E. Miller from the 75th Regiment. Presented 17th January, 1913.—*Mr. Maclean* (*Halifax*). *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*qq*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters and telegrams relating to the dismissal of J. N. N. Poirier, collector of excise at Victoriaville, Quebec, and also of the inquiry made by N. Garceau, by the Minister of Inland Revenue, and especially of two affidavits given by Ludger Frechette and Joseph Faucher. Presented 17th January, 1913.—*Mr. Brouillard. Not printed.*

61*rr*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams, and other documents relative to the dismissal of Abraham Astephen, of North Sydney, N.S., interpreter Immigration Department at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 17th January, 1913.—*Mr. McKenzie.. .. ..Not printed.*

61*ss*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, Orders in Council, and all other papers or documents in any way relating to the dismissal of Robert Dow from the Immigration Branch of the Department of the Interior at Ottawa. Presented 17th January, 1913. —*Mr. Murphy.. .. ..Not printed.*

61*tt*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of John Ware of the Immigration Branch of the Interior Department at Halifax, N.S. Presented 17th January, 1913.—*Mr. Maclean (Halifax).. .. ..Not printed.*

61*uu*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams, and other documents relative to the dismissal of Richard Hickey, agent Immigration Department at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.. .. ..Not printed.*

61*vv*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams, and other documents relative to the dismissal of Dr. J. W. McLean, of North Sydney, N.S., medical examiner, Immigration Department at North Sydney, N.S., in the riding of North Cape Breton and Victoria. Presented 17th January, 1913.—*Mr. McKenzie.. .. ..Not printed.*

61*ww*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John A. McRea, lightkeeper, at Margaree Island, Inverness County, Nova Scotia, of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. Chisholm (Inverness).. .. .. ..Not printed.*

61*xx*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Thomas Brymer, lightkeeper at Lower L'Ardoise, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte.. .. ..Not printed.*

61*yy*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges correspondence, letters, telegrams and other documents relating to the dismissal of Dominique Boudrot, buoy contractor, at Petit de Grat, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte.. .. ..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*zz*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents concerning the dismissal of Frederick F. Doucet, keeper of the lighthouse at the entrance of the harbour of Caraquet, County of Gloucester, and the nomination of his successsor. Presented 17th January, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61*aaa*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. H. Henlow, keeper of storm drum, Liscomb, Guysborough County, N.S. Presented 17th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*bbb*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Falconer, lightkeeper at Cariboo Island, County of Pictou. Presented 17th January, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*bbb*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of M. Wilson Lawlor, harbour commissioner at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.*
Not printed.

61*ddd*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of P. J. McDonald, harbour commissioner at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 17th January, 1913.—*Mr. McKenzie.*
Not printed.

61*eee*. Return to an Order of the House of the 9th December, 1912, for a return showing: 1. The names of all lightkeepers in the Province of Nova Scotia who were dismissed from office or employment since 10th October, 1911, together with the date of each dismissal. Presented 17th January, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61*fff*. Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices in the Department of Marine and Fisheries to this date in the County of Bonaventure, the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials and a copy of all correspondence with respect to the same, and of all reports of investigations where such were held; as well as a list of the new appointments made by the department, with names, residences, salaries and duties,and a copy of all recommendations of such appointments. Presented 17th January, 1913.—*Mr. Marcil (Bonaventure).*
Not printed.

61*ggg*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. L. Tory, fishery officer at Guysborough, Guysborough County, N.S., and of all evidence taken, and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of the investigation. Presented 17th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*hhh*. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents in the possession of the Department of Marine and Fisheries relating to the dismissal of John W. Davis, fishery officer, Guysborough, N.S. Presented 17th January, 1913.—*Mr. Sinclair.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61_jjj_. Return to an Order of the House of the 4th December, 1912, for a copy of all charges correspondence, letters, telegrams and other documents relating to the dismissal of Martin Bourque, lightkeeper at River Bourgeois, Richmond County, N.S., and of the evidence taken and of the report of the investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61_jjj_. Return to an Order of the House of the 4th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick Poirier, buoy contractor, at Descouse, Richmond County, N.S. Presented 17th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61_kkk_. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams and petitions for and against the dismissal of Dr. George Pinault, as medical health officer of the Mic-Mac Indian reserve, at Ste. Anne de Restigouche, Bonaventure County, Quebec, and of all documents relating to the appointment of a successor, with the name, residence, salary and duties of the new appointee. Presented 20th January, 1913.—*Mr. Marcil*.. .. ..*Not printed.*

61_lll_. Return to an Order of the House of the 1st April, 1912, for a copy of all papers, letters, &c., concerning the dismissal of Frederick Veit, employed by the Department of Marine and Fisheries in the County of Gaspé. Presented 20th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61_mmm_. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, petitions, complaints, declarations and other documents in the possession of the Department of Marine and Fisheries, relating to the dismissal of Mr. Alfred Lalonde, employed in the warehouse of the Government yards at St. Joseph de Sorel and the appointment of his successor. Presented 20th January, 1913.—*Mr. Cardin*..*Not printed.*

61_nnn_. Return to an Order of the House of the 1st April, 1912, for a copy of all letters telegrams, complaints or other papers or documents in the possession of the Government or any department thereof, relating to the dismissal of James Webber, lightkeeper, Tor Bay Point, N.S. Presented 20th January, 1913.—*Mr. Sinclair.*
Not printed.

61_ooo_. Return to an Order of the House of the 1st April, 1912, for a copy of all documents letters, inquiries, reports, evidence, &c., relating to the dismissal or the resignation of Baptiste Desjardins as lighthouse keeper at Kamouraska. Presented 20th January, 1913.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

61_ppp_. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of Angus Smith, pilot on the steamer *Earl Grey*, and also of all the evidence taken at the latest investigation held in regard to the said complaints, and of the report of the investigation with regard to the same. Presented 20th January, 1913—*Mr. Macdonald.*
Not printed.

61_qqq_. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Michael J. Sampson, lightkeeper at Lower L'Ardoise, Richmond County, N.S. Presented 20th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61_rrr_. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of William Hackett, harbour commissioner at North Sydney, Nova Scotia, in the riding

CONTENTS OF VOLUME 27—*Continued.*

of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to same, and a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. McKenzie.* *Not printed.*

61*sss*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence and other documents in the possession of the Department of Marine and Fisheries relating to the dismissal of Hormidas Lacasse, as wharfinger on the government wharf at Wendover, County of Prescott, Ontario, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61*ttt*. Return to an Order of the House of the 9th December, 1912, for a copy of all documents, papers, evidence and correspondence, relating to the dismissal of Geoffrey Gorman, coxswain of the lifeboat station at Herring Cove, Halifax County, N.S. Presented 20th January, 1913.—*Mr. Maclean (Halifax)*.. .. .. *Not printed.*

61*uuu*. Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain George Wetmore, harbour master at Yarmouth, Yarmouth County, N.S., and the same information regarding the appointment of Captain Wetmore's successor, and of all evidence taken and report of investigation held by Charles Lane in regard to the same, also a detailed statement of expenses of such investigation. Presented 20th January, 1913.—*Mr. Law*.. .. ..*Not printed.*

61*vvv*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Stanley Henlow, lightkeeper at Liscomb, Guysborough County, N.S., and of evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*www*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. C. V. LeVatte, fishery officer at Louisburg, Cape Breton South, N.S., and of the evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 20th January, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61*xxx*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Elias M. Boudrot, keeper of storm signal at Petit de Grat, Richmond County N.S., and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 20th January, 1913.—*Mr Kyte*.. .. ..*Not printed.*

61*yyy*. Return to an Order of the House of the 10th December, 1912, for a return of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. B. Cox, Superintendent of Reduction Works at Canso, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*zzz*. Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Jeffrey Crespo, sub-collector of Customs at Harbour au Bouche, Antigonish County, Nova Scotia, and of all letters, telegrams, correspondence and reports relating in any way to his dismissal and the appointment of a successor. Presented 20th January, 1913.—*Mr. Chisholm (Antigonish).* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*aaaa*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, papers, charges and correspondence between the Department of Customs and all other persons regarding the dismissal from office of Thomas Cameron, preventive officer at Andover, N.B., and also of all evidence and reports thereon with reference to the dismissal of the said officer. Presented 20th January, 1913.—*Mr. Michaud.* *Not printed.*

61*bbbb*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of L. W. Pye, customs officer at Liscomb, Guysborough County, N.S., and of all evidence taken and reports of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 20th January, 1913.—*Mr. Sinclair*.. .. ..*Not printed.*

61*cccc*. Return to an Order of the House of the 9th December, 1912, for a copy of all complaints, accusations, inquiries, reports, correspondence, and of all documents relating to the dismissal of Lucien O. Thisdale, a customs employee at Valleyfield, Quebec, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Papineau.* *Not printed.*

61*dddd*. Return to an Order of the House of the 11th December, 1912, for a copy of all letters, telegrams, correspondence, reports, and other documents relating to the dismissal of Alexander Macdonald of Doctor's Brook, Antigonish County, as sub-collector of customs. Presented 20th January, 1913.—*Mr. Chisholm* (*Antigonish*). *Not printed.*

61*eeee*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Henry Cann, customs official and preventive officer at North Sydney, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 20th January, 1913.—*Mr. McKenzie*.. .. ..*Not printed*

61*ffff*. Return to an Order of the House of the 10th December, 1912, for a copy of all documents concerning the dismissal of Charles Mennier, customs preventive officer at Marieville, Quebec. Presented 20th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*gggg*. Return to an Order of the House of the 5th December, 1912, for a copy of all charges, correspondence, letters, telegrams, instructions, minutes of evidence taken and had on any inquiry investigation had, held or taken, and of all other papers and documents relating to the dismissal of George H. Cochrane, Collector of Customs at the Port of Moncton, New Brunswick; together with a copy of all letters and other correspondence between the Honourable Minister of Customs, and the member representing the County of Westmorland, New Brunswick, in this House, and of all letters, papers, telegrams, recommendations, appointments, or other papers and documents relating to the appointment of a collector of customs to succeed the said George H. Cochrane. Presented 20th January, 1913.—*Mr Emmerson*.. .. ..*Not printed.*

61*hhhh*. Return to an Order of the House of the 22nd January, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dismissal of C Michaud, postmaster at St. Germain, Kamouraska, and the appointment of his successor. Presented 20th January, 1913.—*Mr. Lapointe* (*Kamouraska*).. ..*Not printed.*

61*iiii*. Return to an Order of the House of the 25th March, 1912, for a copy of all letters, telegrams and other documents, and of all complaints or accusations relating in any manner to the dismissal of Mr. Emile Archambault, letter carrier of Montreal, and a copy of the inquiry, and of the report of the inquiry held. Presented 20th January, 1913.—*Mr. Seguin*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*jjjj*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman Morrison, postmaster at Ferguson's Lake, Richmond County, N.S. Presented 21st January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*kkkk*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. J. McKillop, postmaster at McKillop, Richmond County, N.S. Presented 21st January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*llll*. Return to an Order of the House of the 22nd January, 1912, for a copy of all correspondence, papers and reports in connection with the investigation recently held at the Ste. Agathe post office, County of Terrebonne. Presented 21st January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*mmmm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Bertie Boudrot, lightkeeper at Poulamon, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation, and a copy of all papers relating to the appointment of his successor. Presented 22nd January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*nnnn*. Return to an Order of the House of the 1st April, 1912, for a copy of all letters, telegrams and other documents and of all complaints, accusations and requests for inquiry, relating in any manner to the lighthouse keepers of Repentigny, P.Q., Messrs. Leon Rivest, J. B. Lachapelle and Louis Dubois, since 21st September last; also a copy of the inquiry and the report of the inquiry held in the matter. Presented 22nd January, 1913.—*Mr. Seguin*.. .. ..*Not printed.*

61*oooo*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, letters, &c., relating to the dismissal of L. P. Carignan, forest ranger in the constituency of Champlain, Quebec. Presented 24th January, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61*pppp*. Return to an Order of the House of the 5th December, 1912, for a copy of all correspondence, complaints, petitions, memoranda, notes of evidence, letters, reports of investigations and other documents in the possession of the Department of Customs, relating to the dismissal of James S. Harvey, preventive officer, New Richmond, Quebec; W. L. Kempffer, preventive officer at Paspebiac, Quebec; J. Herbert Sweetman, preventive officer at Port Daniel, Quebec; J. B Le Blanc, preventive officer, at Carleton, Quebec; J. Nadeau, preventive officer, Nouvelle, Quebec, as well as a copy of all recommendations made regarding the appointment of their various successors and the names, salaries, duties and residences, with a copy of their instructions. Presented 24th January, 1913.—*Mr. Marcil*.. .. ..*Not printed.*

61*qqqq*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of William Marsh, preventive officer at Little Pond, Sydney Mines, in the riding of North Cape Breton and Victoria. Presented 24th January, 1913.—*Mr. McKenzie.* *Not printed.*

61*rrrr*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, letters, telegrams, and petitions, for and against the dismissal of Duncan McDonald, preventive officer of customs at Athelstan, County of Huntingdon; also a copy of the report of investigation and evidence submitted to investigating commissioner. Presented 24th January, 1913.—*Mr. Robb*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*ssss.* Return to an Address to His Royal Highness the Governor General of the 11th December, 1912, for a copy of all papers, documents, orders in council, telegrams, letters, &c., relating to the dismissal from office of Lemuel Bent, late Collector of Customs at Oxford, N.S. Presented 24th January 1913.—*Mr. Maclean (Halifax).* *Not printed.*

61*tttt.* Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Pascal Poirier, Collector of Customs at Descouse, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 24th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*uuuu.* Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents concerning the dismissal of Donald J. Hachey, Collector of Customs at Bathurst, County of Gloucester, and the appointment of his successor. Presented 24th January, 1913.—*Mr. Turgeon.* *Not printed.*

61*vvvv.* Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council, and all other papers or documents in any way relating to the dismissal of John Maher, from the service of the Customs Department at Montreal. Presented 24th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*wwww.* Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Peter Fougère, preventive and customs officer at Petit de Grat, Richmond county, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 24th January, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61*xxxx.* Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of James Grantmyre, preventive officer at Little Bras D'or, N.S., in the riding of North Cape Breton and Victoria. Presented 24th January, 1913.—*Mr. McKenzie.* *Not printed.*

61*yyyy.* Return to an Order of the House of the 15th January, 1913, for a return showing all the employees on the Soulanges Canal who have been dismissed from their duties since the 21st September, 1911, by whom each of these employees has been replaced, and for what causes were they dismissed. Presented 27th January, 1913.—*Mr. Boyer*.. .. ..*Not printed.*

61*zzzz.* Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Andrew Melville, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61*aaaaa.* Return to an Order of the House of 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of George Short, canal bridgetender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Guthrie*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*bbbbb*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of N. Broderick, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. McMillan*.. .. ..*Not printed.*

61*ccccc*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Thomas McLatchie, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Graham*.. .. ..*Not printed.*

61*ddddd*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Elgin McLaughlin, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Emmerson*.. .. ..*Not printed.*

61*eeeee*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Robert Robertson, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61*fffff*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of William L. Gladstone, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Pugsley*.. .. ..*Not printed.*

61*ggggg*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Byron VanCamp, locktender at Cardinal, Ontario. Presented 7th January, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61*hhhhh*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Samuel English, canal bridge tender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61*iiiii*. Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Edward F. Moran, locktender at Cardinal, Ontario. Presented 27th January, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

67*jjjjj*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters correspondence, documents and reports relating to the dismissal of William R. Fougere, of Frankville, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigations of the charges against him. Presented 27th January, 1913.—*Mr. Chisholm (Antigonish).* *Not printed.*

61*kkkkk*. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the dismissal of John Melanson, of Afton, Antigonish County, N.S., a sectionman on the Intercolonial railway, and for a statement in detail of the expenses connected with the investigation of the charges against him. Presented 27th January, 1913.—*Mr. Chisholm (Antigonish).* *Not printed.*

61*lllll*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Ronald D. McDonald, fishery overseer, at Broad Cove, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. Chisholm (Inverness).* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*mmmmm*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John McLean, fishery officer at Gabarouse, Cape Breton South, N.S., and of evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 27th January, 1913.—*Mr. Carroll.. .. ..Not printed.*

61*nnnnn*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of A. R. Forbes, fishery overseer at North Sydney, Nova Scotia in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. McKenzie. Not printed.*

61*ooooo*. Return to an Order of the House of the 15th January, 1913, for a copy of all correspondence, letters, telegrams, complaints, petitions, and other documents concerning the dismissal of Sebastien Savoie, superintendent of the lobster hatchery at Shippigan, Gloucester County, N.B., and the appointment of his successor. Presented 27th January, 1913.—*Mr. Turgeon.. .. ..Not printed.*

61*ppppp*. Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. S. Hendsbee, weigher, reduction works, Canso, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 27th January, 1913.—*Mr. Sinclair.. .. ..Not printed.*

61*qqqqq*. Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of M. Muce, lightkeeper at Cheticamp Island, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 29th January, 1913.—*Mr. Chisholm (Inverness).. .. .. ..Not printed.*

61*rrrrr*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Dr. J. D. R. Williams, collector of canal tolls at Cardinal, Ontario, and of the appointment of his successor. Presented 30th January, 1913.—*Mr. McMillan.. .. ..Not printed.*

61*sssss*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of John W. Bohan, preventive officer at Bath, Carleton County, N.B. Presented 3rd February, 1913. *Mr. Carvell.. .. ..Not printed.*

61*ttttt*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of J. V. Smith, sub-collector of customs at Wood's Harbour, Shelburne County, N.S. Presented 3rd February, 1913. —*Mr. Law.. .. ..Not printed.*

61*uuuuu*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of John Y. Fleming, customs officer at Debec, Carleton County, N.B. Presented 3rd February, 1913.—*Mr. Carvell.. .. ..Not printed.*

61*vvvvv*. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Matthias Meagher, preventive officer at Debec, Carleton County, N.B. Presented 3rd February, 1913.—*Mr. Carvell.. .. ..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61*wwwww*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters, telegrams, complaints, and of the evidence given at investigation, if one was held, relating to the dismissal of Mr. A. J. Gosselin, acting preventive officer of customs at St. Albans, Vermont, through the port of St. Armand, County of Missisquoi. Presented 4th February, 1913.—*Mr. Kay*.. .. ..*Not printed.*

61*xxxxx*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, and petitions for and against the dismissal of James W. Bannon, preventive officer of customs at St. Agnes de Dundee, County of Huntingdon also a copy of the report of investigation and evidence, if any, submitted to investigating commissioner. Presented 4th February, 1913.—*Mr. Robb*.. .. ..*Not printed.*

61*yyyyy*. Return to an Order of the House of the 4th December, 1912, for a return showing the number of postmasters that have been dismissed in the County of Picton since 1st October, 1911; the names of the postmasters who have been appointed to succeed them; the causes of the dismissals and all complaints and correspondence with respect to same, and of all reports of investigation where investigations have been held. Presented 4th February, 1913.—*Mr. Macdonald*.. .. ..*Not printed.*

61*zzzzz*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council, and all other papers or documents in any way relating to the dismissal of James Murphy from the position of postmaster at Tweed, Ontario. Presented 4th February, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61 (6*a*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of H. B. Easton, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Murphy*.. .. ..*Not printed.*

61 (6*b*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of B. Hughes, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

61 (6*c*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of George Walsh, immigration agent at Prescott, Ontario. Presented 4th February, 1913.—*Mr. Oliver*.. .. ..*Not printed.*

61 (6*d*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Newton S. Dow, immigration agent at McAdam Junction, York County, N.B. Presented 4th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61 (6*e*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Oliver Hemphill, immigration agent at Debec, Carleton County, N.B. Presented 4th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

61 (6*f*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Martin Johnston, preventive officer at Rea Islands, Richmond County, N.S Presented 6th February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (6*g*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams and other documents respecting the dismissal of J. E. Phaneuf, postmaster of St. Hugues, County of Bagot. Presented 6th February, 1913.—*Mr. Marcile*.. .. ..*Not printed*

61 (6*h*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Murdock McCutcheon, postmaster at Sonora, Guysborough County, N.S., and of all evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 6th February, 1913.—*Mr. Sinclair*.. .. ..*Not printed*

61 (6*i*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Duncan Gillies, fishery overseer at Baddeck, C.B., in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 7th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (6*j*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints, accusations, correspondence, petitions and of all documents and reports respecting the dismissal of Antonio Leduc, postmaster of St. Timothée, in the County of Beauharnois and the appointment of his successor. Presented 7th February, 1913.—*Mr. Papineau*.. .. ..*Not printed.*

61 (6*k*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of the recommendation to council, the order in council, all correspondence with the government or any member thereof, and of all letters, documents and papers in any way connected with the dismissal of Charles Arthur Bowman from the engineering branch of the Department of Railways and Canals.—*Mr. Clark (Red Deer)*.. .. ..*Not printed.*

61 (6*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of Elnathan D. Smith, fishery overseer, Shag Harbour, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (6*m*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Donald McAulay, lightkeeper, Plaister, Baddeck Bay, C.B., riding of North Cape Breton and Victoria, and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John Fredericks, lightkeeper at East Jordan, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (6*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John Fredericks, wharfinger at East Jordan, Shelburne County, N.S. Presented 11th February, 1913.—*Mr. Law*.. .. ..*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (6*p*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of John C Morrison, harbour master at Shelburne, N.S. Presented 11th February, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61 (6*q*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Captain Roderick McDonald, tide waiter, at Big Bras D'Or, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of James Maloney, customs officer at Dingwall, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (6*s*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Hugh D. McEachern, customs officer at north side East Bay, Cape Breton. in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr McKenzie*.. .. ..*Not printed.*

61 (6*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports and correspondence relating to the dismissal of Thos. H. Hall, sub-collector of customs at Sheet Harbour, N.S. Presented 11th February, 1913.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

61(6*u*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of J. A. McNeil, customs officer at Grand Narrows, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*v*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of George Burchell, custom house officer at Sydney Mines, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.*
Not printed.

61 (6*w*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of W. H. Sayer, collector of customs at Cardinal, Ont., and the appointment of his successor. Presented 11th February, 1913.—*Mr. McMillan.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (6*x*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, telegrams and other documents relative to the dismissal of Captain George Livingstone, custom officer at Big Bras D'Or, Cape Breton, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same and a detailed statement of the expenses of such investigation. Presented 11th February, 1913.—*Mr. McKenzie.* *Not printed.*

61 (*y*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, reports and other documents and papers relating to the dismissal of H. Lacasse, as postmaster at Wendover, County of Prescott, Ontario, and the appointment of his successor. Presented 13th February, 1913.—*Mr. Proulx.. ..Not printed*

61 (6*z*). Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence and other papers connected with the removal of Harry A. Drigg, from the position of postmaster at Grassey Lake, Alberta. Presented 13th February, 1913.—*Mr. Buchanan.. .. ..Not printed*

61 (7*a*). Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, memoranda, orders in council, and correspondence relating to the dismissal of A. H. Stratton, late postmaster at Peterborough, Ont. Presented 17th February, 1913.—*Mr. Maclean (Halifax).* *Not printed*

61 (7*b*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Henry Burrell, postmaster, Yarmouth North, Yarmouth County, N.S., and the same information regarding the appointment of Henry Burrell's successor, and of the evidence taken and report of investigation held by Charles Lane in regard to the same, also a detailed statement of expenses of such investigation. Presented 18th February, 1913.—*Mr. Law.. .. ..Not printed.*

61 (7*c*). Return to an Order of the House of the 4th December, 1912, for a return showing all the postmasters dismissed by the present government in the County of Gloucester. the names of such persons, the reasons for their dismissal, nature of the charges made against them; also a copy of all correspondence connected with it, and reports of investigations in cases where such investigations were instituted. Presented 18th February, 1913.—*Mr. Turgeon.. .. ..Not printed.*

61 (7*d*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. Charles A. Webster, port physician at Yarmouth, County of Yarmouth N.S., and the same information regarding the appointment of Dr. Webster's successor. Presented 18th February, 1913.—*Mr. Law.. .. ..Not printed*

61 (7*e*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, papers, charges and correspondence between the Department of Marine and Fisheries and all other persons, regarding the dismissal of Jos. Lord, keeper of lighthouses at Pointe à la Mule on the River Richelieu, Parish of St. Blaise, County of Saint Jean and Iberville and of all reports thereon with reference to the dismissal of the said Mr. Lord. Presented 19th February, 1913.—*Mr. Demers.. .. .. ..Not printed.*

61 (7*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all correspondence, letters, telegrams and petitions concerning the dismissal of Henri Friolet, wharfinger at Caraquet, and Richard Southwood, wharfinger and agent of the Storm Signal Service at Bathurst, Gloucester County, N.B., and the appointment of their successors. Presented 19th February, 1913.—*Mr. Turgeon.. .. .. ..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (*7g*). Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents, respecting the removal of Joseph L. Robichaud, lighthouse keeper at Miscou, County of Gloucester and the appointment of his successor; also of all correspondence respecting the engagement of the engineer of fog alarm system attached to that station, and the certificates required by the Minister of Marine, showing the competence of that engineer; with the names of the new keeper and of the said engineer and their ages. Presented 19th February, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61 (*7h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain Pope as lighthouse keeper at Scatarie, Cape Breton South, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 19th February, 1913.—*Mr. Carroll*.. .. ..*Not printed*

61 (*7i*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain W. W. Lewis, as shipping master at Louisburg, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 19th February, 1913.—*Mr. Carroll.*
Not printed.

61 (*7j*). Return to an Order of the House of the 4th December, 1912, for a return showing the names of postmasters that have been dismissed in the County of Bonaventure since 1st October, 1911; the names of the postmasters who have been appointed to succeed them; the causes of the dismissals and a copy of all complaints and correspondence with respect to same, and of all reports of investigations where such have been held, with the reasons given for not holding any such investigation, when not held. Presented 19th February, 1913.—*Mr. Marcil*.. .. ..*Not printed*

61 (*7k*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of George Hines, lighthouse keeper at South Ingonish, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation. Presented 20th February, 1913.—*Mr. McKenzie*..*Not printed.*

61 (*7l*). Return to an Order of the House of the 15th January, 1913, for a return showing a list of the lighthouse keepers removed by the present government in the County of Two Mountains, the names of such persons, the reasons for their dismissal, the nature of the complaints made against them; also a copy of all correspondence and petitions relating thereto, and reports of inquiries in the cases, where such have been held; and also the names of their successors. Presented 20th February, 1913.—*Mr. Ethier*.. .. ..*Not printed.*

61 (*7m*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Archibald McDonald, preventive officer at Mull River, Inverness County, Nova Scotia. Presented 20th February, 1913.—*Mr. Chisholm (Inverness)*..*Not printed.*

61 (*7n*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, correspondence on file referring to the dismissal of Donald Chisholm, of Tracadie, in the County of Antigonish, as preventive officer. Presented 20th February, 1913.—*Mr. Chisholm (Antigonish)*... .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (7*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, reports and other documents relative to the dismissal of Edward C. Humphreys, of Trenton, N.S., as an officer of the Inland Revenue Department and to the appointment of his successor. Presented 20th February, 1913.—*Mr. Macdonald.* *Not printed.*

61 (7*p*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of H. J. Fixott, port physician at Arichat, Richmond County, N.S. Presented 21st February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (7*q*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of D. Morin as postmaster of St. Pie de Bagot, County of Bagot. Presented 21st February, 1913.—*Mr. Marcil (Bagot)*.. .. ..*Not printed.*

61 (7*r*). Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, investigations and papers generally concerning the dismissal of Ernest Paquin, postmaster of St. Cecile de Levrard, County of Nicolet. Presented 21st February, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

61 (7*s*). Return to an Address to His Royal Highness the Governor General of the 17th February, 1913, for a copy of all complaints and charges made against John R. McDonald, Indian agent at Heatherton, Antigonish County, of the recommendations to council and of the order in council made thereon, and of all letters, correspondence, and documents connected in any way with his dismissal. Presented 25th February, 1913.—*Mr. Chisholm (Antigonish)*... .. ..*Not printed.*

61 (7*t*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Joseph Day, customs officer at Little Bras D'Or, C.B., in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 25th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (7*u*). Return to an Address to His Royal Highness the Governor General of the 29th January, 1913, for a copy of all complaints against Duncan McLeod, appraiser of customs at Sherbrooke, Province of Quebec, of all information obtained as to his conduct through seizures of goods by special officers of customs and by investigation; of all reports of investigation; of the order in council dismissing said Duncan McLeod, and of all correspondence between him and the Department of Customs. Presented 25th February, 1913.—*Mr. McCrae*.. .. ..*Not printed.*

61 (7*v*). Return to an Order of the House of the 17th February, 1913, for a copy of all papers, letters, telegrams, evidence, &c., given at the investigation or investigations and of reports of such investigations, relating to the dismissal of Edouard D. Chiasson, sub-collector of customs at Lamèque, Gloucester County, and the appointment of his successor. Presented 25th February, 1913.—*Mr. Turgeon*.. ..*Not printed.*

61 (7*w*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of George F. Briggs, customs officer at McAdam Junction, York County, N.B. Presented 25th February, 1913.—*Mr. Carvell*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (7*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of William A. Duan, lightkeeper at Green Island, Richmond County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th February, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (7*y*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, charges, correspondence, letters, telegrams and other documents relating to the dismissal of Thomas Cameron, preventive officer at Andover, N.B., and of the evidence taken and reports of investigation held by Mr. E. T. C. Knowles, in connection with the same. Presented 26th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (7*z*). Return to an Order of the House of the 28th January, 1913, for a copy of all complaints and charges made against Joseph McDonald, late of the customs office at Sydney, Cape Breton, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of his successor. Presented 26th February, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61 (8*a*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Angus McGillivray, late of customs office at Glace Bay, Cape Breton South, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of his successor. Presented 26th February, 1913.—*Mr. Carroll*.. .. ..*Not printed.*

61 (8*b*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Roderick Bain, boatman at New Campbellton, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of the investigation held by H. P. Duchemin, in regard to same, with a detailed statement of expenses of such investigation. Presented 26th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*c*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of W. A. Scott, lockmaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. McMillan.* *Not printed.*

61 (8*d*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Bert Johnson, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Turgeon*.. .. ..*Not printed.*

61 (8*e*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of John Merrifield, lockmaster at Burritts Rapids, Ont., and the appointment of his successor. Presented 27th February, 1913.—*Mr. Chisholm.* *Not printed.*

61 (8*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Neil Cummings, lockmaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. McMillan*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (8*g*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, papers, charges and correspondence between the Department of Railways and Canals and all other persons, regarding the dismissal of Mr. François Chagnon, lockkeeper at Saint Jean, County of Saint Jean and Iberville, and of all reports thereon with reference to the dismissal of the said Mr. Chagnon. Presented 27th February, 1913.—*Mr. Demers*.. .. ..*Not printed.*

61 (8*h*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Neil McNeil, bridge tender, Intercolonial railway, at Grand Narrows in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*i*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Archibald McKenzie, sectionman, Intercolonial railway, at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*j*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John Fraser, bridge tender, Intercolonial railway, at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie*.. .. ..*Not printed.*

61 (8*k*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Demetrius Crozier, lockman at Merrickville, Ontario. Presented 27th February, 1913.—*Mr. Proulx*.. .. ..*Not printed.*

61 (8*l*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Patrick Cussuk, lockman at Merrickville, Ontario Presented 27th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (8*m*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Joseph H. Webster, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Pacaud*.. .. ..*Not printed.*

61 (8*n*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Cyrus O'Neil, lockman at Nicholson, Ontario. Presented 27th February, 1913.—*Mr. Kyte*... .. ..*Not printed.*

61 (8*o*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Michael Laughtin, bridgeman at Burritts Rapids, Ontario. Presented 27th February, 1913.—*Mr. Papineau*.. .. ..*Not printed.*

61 (8*p*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of John McKay, bridgeman at Becketts, Ontario. Presented 27th February, 1913.—*Mr. Lanctot*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (8*q*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Edward Proctor, lockman at Burritts Rapids, Ont. Presented 27th February, 1913.—*Mr. Necly*.. .. ..*Not printed.*

61 (8*r*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of William Morrison, lockman at Burritts Rapids, Ont. Presented 27th February, 1913.—*Mr. Cash*.. .. ..*Not printed.*

61 (8*s*). Return to an Order of the House of the 15th January, 1913, for a copy of all letters, documents, telegrams, reports, correspondence and recommendations in any way relating to the dismissal of Adam Henderson, bridgemaster at Cardinal, Ontario, and of the appointment of his successor. Presented 27th February, 1913.—*Mr. Murphy.* *Not printed.*

61 (8*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of James Feehan, fishery guardian or warden at Tracadie Harbour and Savage Harbour, Prince Edward Island. Presented 27th February, 1913.—*Mr. Hughes (Kings, P.E.I.)*.. .. ..*Not printed.*

61 (8*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John C. McNeil, lighthouse keeper at Grand Narrows, in the riding of North Cape Breton and Victoria. Presented 27th February, 1913.—*Mr. McKenzie.* *Not printed.*

61 (8*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. A. Chisholm, fishery overseer at Margaree Forks, Inverness County, Nova Scotia. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. ..*Not printed.*

61 (8*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Charles E. Aucoin, collector of customs at Cheticamp, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish).* *Not printed.*

61 (8*x*). Return to an Order of the House of the 17th February, 1913, for a copy of all complaints and charges made against Charles L. Gass, late postmaster at Bayfield. Antigonish County, of the evidence taken, if any, before Commissioner Duchemin, and of his report thereon and of all letters, telegrams and documents of every kind relating to his dismissal and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (8*y*). Return to an Order of the House of the 17th February, 1913, for a copy of all letters and correspondence exchanged in reference to the dismissal of Cyprien Martin. of St. Basile, County of Madawaska, N.B., between the Department of Customs and the said Mr. Martin as preventive officer. Presented 28th February, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (8*z*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Angus A. Boyd, postmaster at Boyd's post office Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed*

61 (9*a*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against John B. Macdonald, postmaster at Glasburn, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed*

61 (9*b*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Alex. G. Chisholm, postmaster at Ohio, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed*

61 (9*c*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against John J. McLean, postmaster at Cross Roads, Ohio, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal and the appointment of a successor. Presented 28th February, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed*

61 (9*d*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Dougald McDonald, postmaster at Doctor's Brook, Antigonish County, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (9*e*). Return to an Order of the House of the 9th December, 1912, for a copy of all complaints and charges made against Dan. A. McInnes, postmaster at Georgeville, Antigonish County, Nova Scotia, and of all letters, telegrams, and correspondence relating in any way to his dismissal, and the appointment of his successor. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (9*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, letters, correspondence, telegrams and other documents relating to the dismissal of E. A. Asker, harbour master at Campbellton. Presented 3rd March, 1913.—*Mr. Reid (Restigouche)*.. .. ..*Not printed.*

61 (9*g*). Return to an Order of the House of the 10th February, 1913, for a copy of all papers, letters, documents and orders relative to the dismissal of Fred Shultz as caretaker of the armouries at Kentville, Nova Scotia, and of the appointment of William Shoop in his place and also for a statement of the stores in said armouries in the years 1910, 1911, 1912, respectively, and for a copy of all orders and regulations relative to the duties of such caretaker. Presented 3rd March, 1913.—*Mr. Macdonald. Not printed.*

61 (9*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dr. Freeman O'Neil, from the Marine Hospital at Louisburg, Cape Breton South, N.S., and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 10th March, 1913.—*Mr. Carroll..Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (9*i*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Leon N. Poirier, wharfinger at Descouse, Richmond County, N.S. Presented 10th March, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (9*j*). Return to an Order of the House of the 10th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman L. Trefry, shipping master at Yarmouth, County of Yarmouth, N.S., and the same information regarding the appointment of Mr. Trefry's successor Presented 10th March, 1913.—*Mr. Law*.. .. ..*Not printed.*

61 (9*k*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, documents, correspondence, &c., relating to the dismissal of James Amereault, lighthouse keeper at New Edinburgh, Digby County, N.S. Presented 10th March, 1913.—*Mr. McLean (Halifax)*.. .. ..*Not printed*

61 (9*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of H. B. Manley, a clerk in the Dominion Lands Office at Saskatoon. Presented 10th March, 1913.—*Mr. McCraney*.. .. ..*Not printed*

61 (9*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams, papers and other documents in connection with the dismissal of John Spicer, senior assistant of the Moosejaw Land Agency. Presented 10th March, 1913.—*Mr. Knowles*.. .. ..*Not printed.*

61 (9*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and other documents respecting the dismissal of Robert Pragnall from the position of agent of the Dominion Land Office at Swift Current and the appointment of his successor. Presented 10th March, 1913.—*Mr. Knowles.* *Not printed.*

61 (9*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of G. M. Ullyot, a clerk in the Dominion Lands Office at Saskatoon. Presented 10th March, 1913.—*Mr. McCraney*.. .. ..*Not printed*

61 (9*p*). Return to an Order of the House of the 9th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Saskatoon, with the names of the dismissed occupants, the reasons for their dismissals, the complaints against such officials, and all correspondence with respect to the same, and of all reports of investigations, in case where such were held. Presented 17th March, 1913.—*Mr. McCraney*.. .. ..*Not printed*

61 (9*q*). Return to an Order of the House of the 17th February, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports, affidavits and other documents in the Department of Inland Revenue, respecting the dismissal of J. N. Poirier, Collector of Excise at Victoriaville, County of Arthabaska, and the names of the witnesses interested, with a copy of the evidence and a statement of expenses of the said inquiry. Presented 17th March, 1913.—*Mr. Brouillard*.. .. ..*Not printed.*

61 (9*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of John G. Morrison, fishery inspector at Englishtown, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Kyte*.. .. ..*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (9*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Edward Landry, lightkeeper, Petite de Grat, Richmond County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Kyte*.. .. ..*Not printed.*

61 (9*t*). Return to an Order of the House of the 27th January, 1913, for a copy of all documents, petitions, letters, correspondence, inquiries and reports concerning the dismissal of Evariste Talbot, employed in the general freight office of the Intercolonial. Presented 18th March, 1913.—*Mr. Lapointe* (*Kamouraska*)......*Not printed*

61 (9*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways or any department of the government, relating to the dismissal of Philip H. Ryan, an employee of the Intercolonial railway at Mulgrave, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 18th March, 1913.—*Mr. Sinclair*..*Not printed.*

61 (9*v*). Return to an Order of the House of the 3rd February, 1913, for a return showing how many postmasters and other post office employees were removed from office respectively, from the 1st of July, 1896, to the 1st of October, 1911, and the number in each province; and from the 10th of October, 1911, up to date, with the number in each province; also the number of post offices in operation in each province on the 1st July, 1896. Presented 26th March, 1913.—*Mr. Rainville*.............*Not printed.*

61 (9*w*). Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all orders in council, and of all letters, telegrams, complaints, petitions and of all other documents of any kind, in the possession of the government, or of any department or official thereof, in any way relating to or concerning the dismissal of Dr. Clarence T. Campbell, post office inspector at London, Ontario. Presented 26th March, 1913.—*Mr. Ross*..........................*Not printed.*

61 (9*x*). Return to an Order of the House of the 9th December, 1912, for a return showing the number of postmasters that have been dismissed in the County of Missisquoi since 1st October, 1911, the names of the postmasters who have been appointed to succeed them, the cause of the dismissals and a copy of all complaints and correspondence with respect to the same, and of all reports of investigations where such have been held. Presented 26th March, 1913.—*Mr. Kay*................................*Not printed.*

61 (9*y*). Return to an Order of the House of the 27th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, regarding any change in any post office or postmastership in Bonaventure County, between 5th December, 1912, up to date. Presented 26th March, 1913.—*Mr. Marcil* (*Bonaventure*)......*Not printed.*

61 (9*z*). Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, correspondence, orders in council, &c., relative to the dismissal of S. A. Johnson, late postmaster at Petite Rivière, Lunenburg County, N.S. Presented 26th March, 1913.—*Mr. MacLean* (*Halifax*). *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (10*a*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Murdock McKenzie, postmaster at Millville Boulardarie, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 26th March, 1913.—*Mr. McKenzie* ....*Not printed.*

61 (10*b*). Return to an Order of the House of the 9th December, 1912, for a copy of all documents, correspondence and telegrams relating to the dismissal of James Stewart, postmaster at Middleton, Antigonish County, and the appointment of his successor. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*....................*Not printed*

61 (10c). Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, telegrams and reports relating to the dismissal of Lauchlin McNeil. postmaster at New France, County of Antigonish, and the appointment of his suc- Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*..................*Not printed.*

61 (10*d*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Frank Dunlop, postmaster at Groves Point, Nova Scotia, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expense of such investigation. Presented 26th March, 1913.—*Mr. McKenzie.*
Not printed.

61 (10*e*). Return to an Order of the House of the 10th December, 1912, for a copy of all letters, telegrams, complaints, petitions and other documents relating to the investigation of A. W. Salsman, postmaster at Middle Country Harbour, N.S., and to the appointment of his successor. Presented 26th March, 1913.—*Mr. Sinclair.*
Not printed.

61 (10*f*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Richard Conroy, postmaster at Cross Roads, County Harbour, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*................*Not printed.*

61 (10*g*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Abner Carr, postmaster at St. Francis Harbour, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*....................................*Not printed.*

61 (10*h*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Parker Sangster, postmaster, Upper New Harbour, Guysborough County, NS., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 26th March, 1913.—*Mr. Sinclair*................................*Not printed.*

61 (10*i*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council and all other papers or documents in any way relating to the dismissal of Alexander Marion, from the position of postmaster at Rockland, Ontario. Presented 26th March, 1913.—*Mr. Murphy* ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (10*j*). Return to an Order of the House of the 4th December, 1912, for a copy of the evidence taken and the report made by each commissioner appointed since 1st of November, 1911, to conduct an investigation into charges of offensive partizanship made against postmasters in the County of Russell. Presented 26th March, 1913.—*Mr. Murphy* .... *Not printed.*

61 (10*k*). Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, evidence, reports, findings and correspondence, relating to the dismissal of Mathew Boutilier, recently postmaster at Mushaboom, Halifax County, N.S Presented 26th March, 1913.—*Mr. MacLean (Halifax)*...................... *Not printed*

61 (10*l*). Return to an Order of the House of the 29th January, 1913, for a return showing the names of the postmasters in the County of Joliette, who have been dismissed from 1896 to September, 1911; their respective parishes; dates of their dismissals; the reasons alleged; whether an inquiry was made in each case; on whose recommendation in each case the dismissals were made; names of successors in each case, and on whose recommendation were they appointed. Presented 26th March, 1913.—*Mr. Guilbault.* *Not printed.*

61 (10*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, evidence, reports, letters, correspondence, &c., relating to the dismissal of T. Doane Crowell, postmaster at Shag Harbour, Shelburne County, N.S., and the appointment of his successor. Presented 26th March, 1913.—*Mr. Law.* *Not printed*

61 (10*n*). Return to an Order of the House of the 22nd January, 1913, for a return showing the postmasters who have been dismissed in the County of Vaudreuil, the date of their appointment, the cause of their dismissal and by whom their dismissal was requested. Presented 26th March, 1913.—*Mr. Boyer*........................, *Not printed.*

61 (10*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, documents, letters, correspondence, &c., relating to the dismissal of Mrs. Spinney, postmistress at Upper Port La Tour, Shelburne County, N.S. Presented 26th March, 1913.—*Mr. Law*.................... .... *Not printed*

61 (10*p*). Return to an Order of the House of the 29th January, 1913. for a return showing the number of postmasters dismissed in the County of Rimouski since 21st September, 1911, giving their names. Presented 26th March, 1913.—*Mr. Lapointe (Kamouraska)* .... *Not printed.*

61 (10*q*). Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Wright, giving the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials, and a copy of all correspondence with respect to the same, with all reports of investigations where such were held. Presented 27th March, 1913.—*Mr. Devlin*...................... *Not printed*

61 (10*r*). Return to an Order of the House of the 29th January, 9113, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John R. McLennan, janitor of the public building at Inverness Town, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 28th March, 1913.—*Mr. Chisholm (Inverness)*........... .... *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (10*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, and other documents relating to the dismissal of James Arbuckle, caretaker of the public buildings at Pictou, and the appointment of two successors in his stead Presented 28th March, 1913.—*Mr. Macdonald*..............................*Not printed.*

61 (10*t*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Mary Dunlop, telegraph operator at Groves Point, Cape Breton County, Nova Scotia, in the riding of North Cape Breton and Victoria. Presented 28th March, 1913.—*Mr. McKenzie* ....*Not printed.*

61 (10*u*). Return to an Order of the House of the 4th December, 1912, for a return showing the foremen employed at the various public works in the County of Gloucester on the 21st of September, 1911, who have been dismissed since by the present administration, containing their names, reasons of dismissal, nature of the charges made against them, also a copy of all correspondence connected with the same and reports of inquiries, in cases where such inquiries have been instituted. Presented 28th March, 1913.—*Mr. Turgeon*..............................*Not printed*

61 (10*v*). Return to an Order of the House of the 3rd February, 1913, for a copy of all letters, telegrams, papers and documents relative to the dismissal of Captain Lyons of the dredge *Northumberland*, and the appointment of his successor. Presented 28th March, 1913.—*Mr. Macdonald*..............................*Not printed.*

61 (10*w*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all correspondence, orders in council and all other papers or documents in any way relating to the dismissal of James McCartin, from the position of inspector of the concrete work forming part of the contract for the construction of the The Plaza at the City of Ottawa Presented 28th March, 1913.—*Mr. Murphy* ....*Not printed.*

61 (10*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Robert C. Morrison, postmaster at St. Peters, Richmond County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation, together with a copy of all recommendations, letters, telegrams and other papers relating to the appointment of Mr. Morrison's successor. Presented 31st March, 1913.—*Mr. Kyte. Not printed*

61 (10*y*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Richard Dugas, storm signal attendant at Alder Point, Nova Scotia, in the riding of North Capo Breton and Victoria. Presented 4th April, 1913.—*Mr. McKenzie. Not printed.*

61 (10*z*). Return to an Order of the House of the 20th January, 1913, for a return showing the names of all officials of the Marine and Fisheries Department who have been dismissed or removed in the County of Pictou, the reasons of the same, the evidence taken at any investigation held in regard to them, and the reports of said investigations, the names of their successors, and a copy of all letters, charges, complaints and recommendations from any person or persons in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th April 1913.—*Mr. Macdonald*..............................*Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*a*). Return to an Order of the House of the 3rd March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of William L. Munro, lightkeeper at White Head, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 4th April, 1913.—*Mr. Sinclair*..................................*Not printed.*

61 (11*b*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, correspondence, reports and documents touching the dismissals of Alexander R. McAdam as fishery officer for the County of Antigonish, N.S., and the appointment of his successor. Presented 4th April, 1913.—*Mr. Chisholm (Antigonish). Not printed.*

61 (11*c*). Return to an Order of the House of the 19th February, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Marine and Fisheries Department, or any department of the government, relating to the dismissal of Stephen C. Richard, lightkeeper at Charlos Cove, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th April, 1913—*Mr. Sinclair*....................*Not printed.*

61 (11*d*). Supplementary to an Order of the House of the 7th February, 1912, for a return showing for each department of the government the names, post office addresses, offices, employment, and salaries of all persons employed either in the inside or outside service thereof, and of such persons not in the Civil Service, employed by the government in any department, on the tenth day of October, 1911, who have been removed from office or employment by dismissal; specifying in each case the manner of and grounds of such dismissals and the length of notice given to the persons removed, and also indicating in each case whether an inquiry was or was not held prior to such dismissal. Presented 7th April, 1913.—*Mr. Kyte*............................*Not printed.*

61 (11*e*). Return to an Order of the House of the 7th December, 1912, for a return showing the public officers removed by the present government in the district of Lotbinière, with the names and duties of such persons, the reasons of their dismissal. the nature of the complaints made against them, also a copy of all correspondence relating thereto and reports of inquiries in the cases where such inquiries have been held. Presented 9th April, 1913.—*Mr. Fortier*.............................*Not printed*

61 (11*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Miss Gertie Lewis, as postmistress at Main-a dieu. Cape Breton South, N.S., and of all letters, telegrams and correspondence relating in any way to her dismissal and the appointment of a successor. Presented 9th April, 1913.—*Mr. Carroll* ....*Not printed.*

61 (11*g*). Return to an Order of the House of the 11th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of John Taylor, late postmaster at Carnduff, Sask., and of all reports of investigation held, &c. Presented 9th April, 1913.—*Mr. Turriff*..........................*Not printed.*

61 (11*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick Mitchell, from the position of postmaster at Dominion, Cape Breton South, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 9th April, 1913.—*Mr. Carroll. Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and other correspondence relating to the dismissal of Thomas J. Sears, postmaster at Lochaber, N.S., and the appointment of his successor; of the evidence taken, and of the report thereon made by Commissioner Duchemin, on the charges, if any, made against the dismissed postmaster. Presented 9th April, 1913.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

61 (11*j*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams, papers and other documents in connection with the dismissal of the postmaster at Alsask, Saskatchewan. Presented 9th April, 1913.—*Mr. Knowles*..*Not printed*

61 (11*k*). Return to an Order of the House of the 3rd March, 1913, for a copy of all letters, telegrams, instructions and other papers and documents in the possession of the Department of Marine and Fisheries, or any officer thereof, relating to the dismissal or appointment of fishery guardians or fishery officers, in the County of Guysborough, N.S., bearing date since the 10th day of October, 1911. Presented 9th April, 1913.—*Mr. Sinclair*..*Not printed*

61 (11*l*). Return to an Order of the House of the 11th December, 1912, for a copy of all complaints and charges made against John R. Morrison, postmaster at Oban, Richmond County, N.S., and of all letters, telegrams and correspondence relating in any way to his dismissal, and the appointment of a successor. Presented 14th April, 1913.—*Mr. Kyte*..*Not printed.*

61 (11*m*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. G. McDonald, postmaster of North East Margaree, Inverness County. Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 14th April, 1913.—*Mr. Chisholm (Inverness)*..*Not printed.*

61 (11*n*). Return to an Order of the House of the 9th December, 1912, for a return showing in detail the number of dismissals from public office by the present government to this date, in the constituency of Qu'Appelle, with the names of the dismissed officers, and the reason for their dismissal, the complaints against such officials and a copy of all correspondence, petitions, papers and documents with respect to the same, and of all notes of evidence and reports of investigations in cases where they have taken place. Presented 14th April, 1913.—*Mr. Thomson (Qu'Appelle)*..........*Not printed*

61 (11*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Marine and Fisheries or any department of the government, relating to the dismissal of David Reid, fishery officer at Port Hilford, N.S., and if there was an investigation, the names of the witnesses examined, a copy of the evidence, and a detailed statement of the expenses of each investigation. Presented 15th April, 1913.—*Mr. Sinclair*....................................*Not printed.*

61 (11*p*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Robert Musgrave, postmaster at North Sydney, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 15th April, 1913.—*Mr. McKenzie*................*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*q*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of A. D. Archibald, postmaster at Glenelg, Guysborough County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 15th April, 1913.—*Mr. Chisholm* (*Inverness*)................................*Not printed*

61 (11*r*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Leon N. Poirier, postmaster at Descouse, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenss of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 15th April, 1913.—*Mr. Kyte*........................ ....*Not printed.*

61 (11*s*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Norman McAskill, postmaster at Framboise, Richmond County, N.S., and of the evidence taken and of the report of investigation held by H. P. Duchemin in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 15th April, 1913.—*Mr. Kyte*......................... ....*Not printed.*

61 (11*t*). Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents and correspondence relating to the dismissal of A. T. Doucet, postmaster and collector of customs at Salmon River, Digby County, N.S. Presented 15th April, 1913.—*Mr. Maclean* (*Halifax*).. .. ..*Not printed.*

61 (11*u*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Mrs. Annie Gallivan, as postmistress at Whitney Pier, Cape Breton South, Nova Scotia, and of all letters, telegrams and correspondence relating in any way to her dismissal and the appointment of a successor. Presented 15th April, 1913.—*Mr. Carroll*......................................*Not printed.*

61 (11*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Wm. J. Paquet, postmaster at Souris, P.E.I. Presented 15th April, 1913.—*Mr. Hughes* (*Kings, P.E.I.*).. .. ..*Not printed.*

61 (11*w*). Return to an Order of the House of the 27th January, 1913, for a copy of all documents, correspondence, petitions and recommendations, &c., relating to the dismissal of the postmaster at St. Anaclet, County of Rimouski, during the year 1912, and of the appointment of his successor. Presented 15th April, 1913.—*Mr. Lapointe* (*Kamouraska*).. .. ..*Not printed*

61 (11*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of George Gunn, postmaster at French Village, Prince Edward Island. Presented 15th April, 1913.—*Mr. Hughes* (*Kings, P.E.I.*).. .. ..*Not printed.*

61 (11*y*). Return to an Order of the House of the 4th December, 1912, for a return showing the detail and number of dismissals from public offices by the present government to this date in the riding of Mackenzie, together with the names of the dismissed occupants, the reasons for their dismissal, the complaints against such officials, and a copy of all correspondence with respect to the same, and of all reports of investigations, where any such were held. Presented 15th April, 1913.—*Mr. Cash*..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (11*z*). Return to an Order of the House of the 7th April, 1913, for a copy of all charges investigated by Commissioner W. J. Code, and also of the evidence taken and the report made by the said commissioner. Presented 16th April, 1913.—*Mr. Murphy.* *Not printed.*

61 (12*a*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. F. McLean, fishery overseer at Port Hood, Inverness County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 16th April, 1913.—*Mr. Chisholm (Inverness)*........................*Not printed*

61 (12*b*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of J. Scott Nelson, postmaster at Louisdale, Richmond County, N.S., and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 16th April, 1913. —*Mr. Kyte*........................ ....*Not printed*

61 (12*c*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Joseph McMullen, from the post office at Bridgeport, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 16th April, 1913.—*Mr. Carroll*....*Not printed.*

61 (12*d*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Frederick A. Martell, postmaster at L'Ardoise, Richmond County, N.S., and of the evidence taken and of the reports of investigation held by H. P. Duchemin, in regard to the same, and a detailed statement of the expenses of such investigation; and a copy of all papers relating to the appointment of his successor. Presented 16th April, 1913.—*Mr. Kyte*............................ ....*Not printed.*

61 (12*e*). Return to an Order of the House of the 11th December, 1912, for a copy of all representations, statements and complaints as to political activity made against John A. Macdonald, postmaster at McArras Brook, Antigonish County, and of all correspondence relating to the charges made against him and of the report of Commissioner Duchemin on said charges. Presented 16th April, 1913.—*Mr. Chisholm (Antigonish)*............... ....*Not printed*

61 (12*f*). Return to an Address to His Royal Highness the Governor General of the 7th December, 1911, for a copy of all papers, correspondence and orders in council in connection with and relating to the dismissal from office of public officials from each of the departments of government since the 1st day of October last past, including both Inside and Outside Service. Presented 18th April, 1913.—*Mr. Carvell*......*Not printed.*

61 (12*g*). Return to an Address to His Royal Highness the Governor General of the 3rd March, 1913, for a copy of all papers, documents, correspondence, evidence, order in council, &c., relative to the dismissal of Edward Doucett, sub-collector of customs, Digby County, N.S. Presented 21st April, 1913.—*Mr. McLean (Halifax).* *Not printed.*

61 (12*h*). Return to an Address to His Royal Highness the Governor General of the 3rd March, 1913, for a copy of all papers, documents, correspondence, evidence, orders in council, &c., relative to the dismissal of Mr. LeBlanc, sub-collector of customs, Church Point, Digby County, N.S. Presented 21st April, 1913.—*Mr. McLean (Halifax).* *Not printed*

CONTENTS OF VOLUME 27—*Continued.*

61 (12*i*). Return to an Order of the House of the 19th March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John C. Bourinot, chief customs officer at Port Hawkesbury, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 21st April, 1913.—*Mr. Chisholm (Inverness).* *Not printed.*

61 (12*j*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, evidence, correspondence, letters and telegrams in the Department of Railways and Canals since the 21st day of September, 1911, relating to the dismissal of Alexander E. Morrison, Point Tupper, N.S., from the service of the Intercolonial railway, and of all recommendations for the appointment of his successor. Presented 21st April, 1913.—*Mr. Kyte*.. .. ..*Not printe*

61 (12*k*). Return to an Order of the House of the 3rd February, 1913, for a copy of all letters, telegrams, reports and other papers and documents received from the officers of the Canadian Brotherhood of Railway Employees, by the Department of Labour, or of the Department of Railways and Canals, between the 1st day of January, 1912 and the 25th day of January, 1913, relating to investigations and dismissals of employees for political partizanship, and of the replies thereto. Presented 22nd April, 1913.—*Mr. Sinclair*..................... ....*Not printed.*

61 (12*l*). Return to an Order of the House of the 31st March, 1913, for a copy of all complaints and charges against James Falconer, of Newcastle, County of Northumberland, New Brunswick, as correspondent of the *Labour Gazette* at Newcastle, and of all letters, telegrams and other correspondence relating in any way to his dismissal and the appointment of a successor. Presented 22nd April, 1913.—*Mr. Loggie*..*Not printed.*

61 (12*m*). Return to an Order of the House of the 19th March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John B. Chisholm, lightkeeper at Port Hastings, Inverness County, Nova Scotia, and the evidence taken and report of investigation held by Mr. H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 24th April, 1913.—*Mr. Chisholm (Inverness)*..........*Not pri*

61 (12*n*). Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, charges and other documents, relating to the dismissal of Epiphane Nadeau, immigration agent at St. Leonard, Victoria County, N.B. Presented 25th April, 1913.—*Mr. Michaud*.. .. ..*Not printed.*

61 (12*o*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of D. J. Morrison, boatman in the customs service at Big Bras D'or, North Cape Breton and Victoria, N.S., and of the evidence taken and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 25th April, 1913.—*Mr. McKenzie.* *Not printed*

61 (12*p*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams, and other documents relative to the dismissal of Rod McLeod, boatman in the customs service at Big Bras D'or, North Cape Breton and Victoria, N.S., and of the evidence taken and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 25th April, 1913.—*Mr. McKenzie.* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (12*q*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of D. McLachlin, postmaster at Marble Mountain, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

61 (12*r*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Abram LeBlanc, postmaster at West Arichat, Richmond County, N.S., and of the evidence taken and reports of investigation held by H. P. Duchemin in regard to the same and a detailed statement of the expenses of such investigation, and a copy of all papers relating to the appointment of his successor. Presented 25th April, 1913.—*Mr. Kyte*............. ....*Not printed.*

61 (12*s*). Return to an Order of the House of the 11th December, 1912, for a copy of all correspondence, letters, telegrams and other documents relating to the dismissal of Charles J. Lafford, postmaster at Grand Grove, Richmond County, N.S., and of all evidence taken and report of investigation held by H. P. Duchemin in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Kyte*........................ ....*Not printed*

61 (12*t*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of W. S. Lawrence, postmaster at Margrave Harbour, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr Chisholm (Inverness)*.. .. ..*Not printed.*

61 (12*u*). Return to an Order of the House of the 11th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John K. McDonald, postmaster at Whycocomagh, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 25th April, 1913.—*Mr. Chisholm (Inverness)*.....................*Not printed*

61 (12*v*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Captain P. J. Wilcox, from the customs office at Louisburg, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigations held by H. P. Duchemin, in regard to the same. Presented 29th April, 1913.—*Mr. Carroll.*
Not printed

61 (12*w*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of M. J. McKennon, from the customs office at Glace Bay, Cape Breton South, Nova Scotia, and of evidence taken and reports of investigation held by H. P. Duchemin, in regard to the same. Presented 29th April, 1913.—*Mr. Carvell*......*Not printed*

61 (12*x*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Captain John Arsenault, telegraph line repairer at Alder Point, Cape Breton, in the riding of North Cape Breton and Victoria, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to same, and a detailed statement of the expenses of such investigation. Presented 29th April, 1913.—*Mr. McKenzie.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

61 (12*y*). Return to an Order of the House of the 9th December, 1912, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Mrs. John Arsenault, telegraph operator at Alder Point, N.S., in the riding of North Cape Breton and Victoria. Presented 2nd May, 1913.—*Mr. McKenzie.*
Not printed

61 (12*z*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways and Canals or any department of the government, relating to the dismissal of A. J. Wilkinson, at Mulgrave, N.S. and if there was an investigation, the names of all witnesses examined and a detailed statement of the expenses of such investigation. Presented 2nd May, 1913.—*Mr. Sinclair*..*Not printed.*

61 (13*a*). Charges made against Mr. H. A. Bayfield, superintendent of dredging, British Columbia.—(*Senate*).. .. ..*Not printed.*

61 (13*b*). Return to an Order of the House of the 31st March, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of H. G. McKay, lighthouse keeper at Bird Island, Big Bras D'or, North Cape Breton and Victoria, and of the evidence taken, and of reports of the investigation held by H. P. Duchemin, in regard to the same, with a detailed statement of expenses of such investigation. Presented 5th May, 1913.—*Mr. McKenzie*..........*Not printed.*

61 (13*c*). Return to an Order of the House of the 10th March, 1913, for a copy of all reports, charges, and correspondence in the office of the Department of Marine and Fisheries relating to charges of political partizanship against Michael O'Brien, lightkeeper at Bear Island, Richmond County, N.S., and of the instructions issued to H. P. Duchemin, commissioner, to investigate the same together with the Commissioner's report and finding thereon, and his expenses of holding such investigations. Presented 7th May, 1913.—*Mr. Kyte*..*Not printed.*

61 (13*d*). Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, reports, recommendations and other documents bearing on or having relation to the dismissal of J. H. Leduc, as medical port officer of the port of Three Rivers, P.Q. Presented 7th May, 1913.—*Mr. Bureau*..*Not printed.*

61 (13*e*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Patrick Shea, postmaster at Tompkinsville, Guysborough County, N.S. Presented 7th May, 1913.—*Mr. Sinclair*..*Not printed.*

61 (13*f*). Return to an Order of the House of the 29th January, 1913, for a copy of all complaints and charges made against Elias Rawding, postmaster at Clementsport, Annapolis County, N.S., and of all letters, petitions, telegrams, and other correspondence relating in any way to his dismissal and the appointment of a successor. Presented 7th May, 1913.—*Mr. Sinclair*..*Not printed.*

61 (13*g*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Charles McLean, postmaster at Strathlorne, Inverness County, Nova Scotia Presented 7th May, 1913.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

61 (13*h*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Angus R. McDonald, postmaster at Broad Cove Chapel, Inverness County, Nova Scotia. Presented 7th May, 1913.—*Mr. Chisholm* (*Inverness*).. ..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (13*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of John McPhail, postmaster at Scotsville, Inverness County, Nova Scotia. Presented 7th May, 1913.—*Mr. Chisholm (Inverness)*....................*Not printed.*

61 (13*j*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, complaints, petitions or other documents of any kind received by the government, or any member or official thereof, relating to the conduct of J. Morgan, one time postmaster of the village of Ailsa Craig, Ontario, as such, and relating to an investigation into said conduct. Presented 7th May, 1913.—*Mr. Ross.* *Not printed*

61 (13*k*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Roderick McLean, postmaster at Kenlock, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness)*......................*Not printed*

61 (13*l*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Allan Gillis, postmaster at Gillisdale, South West Margaree, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness).* *Not printed.*

61 (13*m*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Shaw, postmaster at Marsh Brook, North East Margaree, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness).* *Not printed.*

61 (13*n*). Return to an Order of the House of the 29th January, 1913, for a copy of all papers concerning the investigation and dismissal of Helen Joubert, postmistress at Sayabec, Quebec. Presented 8th May, 1913.—*Mr. Lemieux*................*Not printed.*

61 (13*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, and telegrams between the Honourable Postmaster General or the Post Office Department, and any person or persons, relative to the dismissal or the request therefor of D. A. Redmond, until recently postmaster at Brinston, Ontario. Presented 8th May, 1913.—*Mr. Graham*....................................*Not printed.*

61 (13*p*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Dan. McEachern, postmaster at McEachern's Mills, Broad Cove Chapel, Inverness County, Nova Scotia. Presented 8th May, 1913.—*Mr. Chisholm (Inverness).* *Not printed.*

61 (13*q*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Daniel Dunlop, postmaster at New Campbellton, riding of North Cape Breton and Victoria, N.S., and of the evidence taken and reports of the investigation held by H. P. Duchemin, in regard to same, with a detailed statement of expense of such investigation. Presented 8th May, 1913.—*Mr. McKenzie*...............*Not printed.*

61 (13*r*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Arthur Armstrong, postmaster at Greenfield, Carleton County, N.B. Presented 8th May, 1913.—*Mr. Carvell*............................ ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (13*s*). Return to an Order of the House of the 3rd February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Alex. Matheson, postmaster at Boulardarie Centre, north riding Cape Breton and Victoria. Presented 8th May, 1913.—*Mr. McKenzie*............*Not printed.*

61 (13*t*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Arthur Talbot, late postmaster at Robertsville, County of Megantic, Province of Quebec. Presented 8th May, 1913.—*Mr. Paquet*....................*Not printed.*

61 (13*u*). Dismissal of N. C. Lyster, late postmaster at Lloydminster, Sask.—(*Senate*). *Not printed.*

61 (13*v*). Return to an Order of the House of the 2nd April, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of Mrs. Maggie Cameron, postmistress at Achosnach, Inverness County, Nova Scotia. Presented 9th May, 1913.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

61 (13*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of David Fraser, postmaster at North East Margaree, Inverness County, Nova Scotia. Presented 9th May, 1913.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

61 (13*x*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal and retention of W. Stayley Porter, postmaster, Port Maitland, Yarmouth County, N.S., and of the evidence taken and report of investigation held by Charles Lane, in regard to the same; also a detailed statement of expenses of such investigation. Presented 9th May, 1913.—*Mr. Law*..................................*Not printed*

61 (13*y*). Return to an Order of the House of the 29th January, 1913, for a copy of all charges, telegrams and other documents relating to the dismissal of Alex. McQueen, postmaster at Kowstoke, Inverness County, Nova Scotia, and of the evidence taken and report of investigation held by H. P. Duchemin, in regard to the same; also a detailed statement of the expenses of such investigation. Presented 9th May, 1913.—*Mr. Chisholm* (*Inverness*) .. ..*Not printed.*

61 (13*z*). Return to an Order of the House of the 3rd February, 1913, for a return showing the number of employees of the Department of Public Works who have been dismissed in the County of Berthier since the 21st September, 1911, giving the names of the said employees; if an inquiry was held in each case; on whose recommendation, in each case, these dismissals were made; the names of those appointed successors to these persons and on whose recommendation. Presented 12th May, 1913.—*Mr. Beland* *Not printed.*

61 (14*a*). Return to an Order of the House of the 10th February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents in connection with the dismissal and retention of Jesse L. Morton, postmaster at Lower Argyle, N.S., and of the evidence taken and report of the investigation held by Mr. Lane, in regard to the same, also a detailed statement of the expenses of such investigation. Presented 20th May, 1913.—*Mr. Law*..*Not printed*

61 (14*b*). Return to an Order of the House of the 10th February, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents in connection with the dismissal of Mrs. M. C. Gaudet, postmistress at West Pubnico, Yarmouth County, N.S., and of the evidence taken and report of the investigation held by Mr. Lane, in regard to same, and also a detailed statement of the expenses of such investigation Presented 20th May, 1913.—*Mr. Law*..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (14*c*). Return to an Order of the House of the 28th April, 1913, for a copy of all charges, correspondence, telegrams, and other documents relative to the dismissal of John P. McKinnon, section foreman on the Intercolonial railway at Shubenacadie, in the riding of North Cape Breton and Victoria, N.S. Presented 20th May, 1913.—*Mr. McKenzie*.................... ....*Not printed.*

61 (14*d*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Mary A. Bohan, as postmistress at Bath, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell*.............................. ....*Not printed.*

61 (14*e*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Edward Lafferty, postmaster at Benton, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell* ....*Not printed.*

61 (14*f*). Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, telegrams, evidence and other documents regarding the dismissal of Dennis McGaffigan, postmaster at Florenceville, Carleton County, N.B. Presented 21st May, 1913.—*Mr. Carvell*.................. ....*Not printed.*

61 (14*g*). Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence and documents bearing upon any change made or asked for in the employees of the Department of Marine and Fisheries in the County of Bonaventure between 5th December, 1912, up to date. Presented 27th May, 1913.—*Mr. Marcil (Bonaventure)*.. .. ..*Not printed.*

61 (14*h*). Return to an Order of the House of the 15th January, 1913, for a copy of all charges, correspondence, letters, telegrams and other documents relating to the dismissal of J. A. McKenzie, postmaster at Ashfield, Inverness County, N.S. Presented 2nd June, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

61 (14*i*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the dismissal of James Bowles, postmaster at Alder River, N.S., and if there was an investigation, the names of all the witnesses examined, a copy of the evidence, and a detailed statement of the expense of such investigation. Presented 2nd June, 1913.—*Mr. Sinclair*..................... ....*Not printed.*

61 (14*j*). Return to an Order of the House of the 21st April, 1913, for a copy of all correspondence, complaints, reports, recommendations, petitions, certificates and other documents relating to the dismissal of Mr. Edmund Lacroix, as postmaster of the Parish of St. Joseph du Lac, County of Two Mountains, and the appointment of Rodrique Larocque, of the same place as postmaster. Presented 2nd June, 1913.—*Mr. Ethier*........................ ....*Not printed*

61 (14*k*). Return to an Order of the House of the 26th May, 1913, for a copy of all papers, letters, documents, reports and inquiry, relating to the lighthouse keeper of the Parish of Repentigny, County of L'Assomption. Presented 3rd June, 1913.—Mr. *Seguin*...................... ....*Not printed.*

61 (14*l*). Return to an Order of the House of the 16th April, 1913, for a copy of all papers, documents, evidence, reports, &c., relating to the dismissal of B. C. Kanock, late shipping master at Lunenburg, N.S. Presented 4th June, 1913.—*Mr. McLean (Halifax)*. *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

61 (14*m*). Return to an Order of the House of the 3rd March, 1913, for a copy of all complaints, accusations, correspondence, petitions and telegrams, respecting the dismissal of Ulric Thibaudeau, agent for pilots at Quebec, and of all documents respecting the appointment of his successor, such as petitions, letters of recommendation, &c., and of the evidence and report made after the inquiry held by the inquiring commissioner; and also a detailed statement of the expenses caused by this inquiry. Presented 4th June, 1913.—*Mr. Delisle*......................................*Not printed.*

61 (14*n*). Supplementary return to an Order of the House of the 20th January, 1913, for a return showing the names of all officials of the Marine and Fisheries Department who have been dismissed or removed in the County of Pictou, the reasons of the same, the evidence taken at any investigation held in regard to them, and the reports of said investigations, the names of their successors, and a copy of all letters, charges, complaints and recommendations from any person or persons in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th June, 1913.—*Mr. Macdonald*..*Not printed.*

61 (14*o*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government relating to the dismissal of Captain Freeman Myers, postmaster at Cole Harbour, Guysborough County, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th June, 1913.—*Mr. Sinclair.*
Not printed

61 (14*p*). Return to an Order of the House of the 4th December, 1912, for a return showing all public officers removed by the present government in the district of St. James, Montreal, together with the names and duties of such persons, the reasons of their dismissal, the nature of the complaints brought against them, and a copy of all correspondence relating thereto, and of reports of inquiries in the cases where such have been held. Presented 4th June, 1913.—*Mr. Lapointe (Montreal)*..........*Not printed*

61 (14*q*). Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a return showing all the employees of the Dominion government in the constituency of Edmonton, dismissed between 10th of October, 1911, and 21st of November, 1912, the salary being paid to such employee at the time of his dismissal, together with a copy of all correspondence, recommendations to council, orders in council, and all other papers or documents in any way connected with such dismissals. Presented 4th June, 1913.—*Mr. Oliver*.......................................*Not printed.*

61 (14*r*). Return to an Order of the House of the 4th December, 1912, for a return showing the names of all officials in the district of Sunbury and Queens, who have been dismissed or removed from office since September, 1911, the reason for such dismissal or removal, the evidence taken at any investigation held in regard to them, the reports upon such investigations, the name of any successor appointed in place of dismissed officials, and a copy of all letters, charges, complaints and recommendations in regard to the said removals or dismissals, or in regard to the appointment of their successors. Presented 4th June, 1913.—*Mr. McLean (Sunbury)*...........*Not printed.*

61 (14*s*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Marine and Fisheries, or any department of the government relating to the dismissal of Levi Munroe, harbour master at

CONTENTS OF VOLUME 27—*Continued.*

White Head, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 4th June, 1913.—*Mr. Sinclair*....................*Not printed.*

61 (14*t*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the dismissal of Stanford Langley, postmaster at Isaac Harbour North, N.S., and if there was an investigation the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 5th June, 1913.—*Mr. Sinclair*..................................*Not printed.*

61 (14*u*). Return to an Order of the House of the 24th February, 1913, for a copy of all letters, telegrams, correspondence, charges, evidence, reports, and other documents relating to the dismissal of Hugh R. McAdam as postmaster at Arisaig, N.S., and the appointment of Reverend Daniel L. Macdonald as his successor. Presented 5th June, 1913.—*Mr. Chisholm* (*Antigonish*)....................... ....*Not printed.*

61 (14*v*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the proposed dismissal of J. J. McNeil, at Grant's Lake, N.S., and if there was an investigation, the names of the witnesses examined and a detailed statement of the expenses of such investigation. Presented 5th June, 1913.—*Mr. Sinclair*........................ ....*Not printed.*

61 (14*w*). Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, evidence, reports and other papers and documents in the possession of the Department of Railways and Canals, or any department of the government, relating to the dismissal of Alex. McInnis, car inspector of the Intercolonial railway at Mulgrave, N.S., and if there was an investigation, the names of all witnesses examined, a copy of the evidence, and a detailed statement of the expenses of such investigation. Presented 6th June, 1913.—*Mr. Sinclair*..*Not printed.*

61 (14*x*). Return to an Order of the House of the 28th April, 1913, for a copy of all charges, correspondence, telegrams, and other documents relative to the dismissal of Archibald McDonald, bridge tender on the Intercolonial railway at Grand Narrows, Iona, riding of North Cape Breton and Victoria, N.S. Presented 6th June, 1913.—*Mr. McKenzie*............................... ....*Not printed.*

61 (14*y*). Names of all officials dismissed in Shelburne and Queens from 1st December, 1896. —(*Senate*).................... ....*Not printed.*

62. Return to an Order of the House of the 4th December, 1912, for a return showing the number of all contracts cancelled in the County of Bonaventure since the 1st of October, 1911; the names of the contractors, the prices paid to them, the reasons for the cancellation in each case; and a copy of any investigations and reports had into the causes of such cancellations, the names of the new contractors and the prices paid to them in each case. Presented 14th January, 1913.—*Mr. Marcil* (*Bonaventure*). *Not printed.*

62*a*. Return to an Order of the House of the 5th December, 1912, for a return showing the number of rural mail delivery routes that have been established in Canada since the 1st January, 1912, in each province and county, respectively. Presented 14th January, 1913.—*Mr. Lemieux* ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

62*b*. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, letters, telegrams, complaints and other documents relating to the cancelling of the contract for conveying His Majesty's mails, entered into on the 1st day of January, 1912, between the Honourable Postmaster General and Mr. J. C. Beeman, of Guthrie, County of Missisquoi; together with the reason for the cancellation of this contract, the price paid to Mr. Beeman, the name of the present contractor and the price paid to him. Presented by Hon. Mr. Pelletier.—*Mr. Kay........Not printed.*

62*c*. Return to an Order of the House of the 11th March, 1912, for a copy of all letters, requests, memorandums, tenders and other documents in the possession of the Post Office Department relating to the calling for tenders and the granting of the contract now in force for the carrying of the mail between Sorel and Ste. Victoire, County of Richelieu. Presented 20th January, 1913.—*Mr. Cardin....................Not printed.*

62*d*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, tenders, bonds, agreements, contracts and other documents in the possession of the Post Office Department relating to the letting of the contract for carrying the mails between Heatherton and Guysborough, in the year 1912; and also relating to any temporary agreement entered into prior to the date of letting such contract. Presented 21st January, 1913.—*Mr. Sinclair................Not printed*

62*e*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters and other documents relating to the establishment of a rural mail service between Saltsprings and West River Station, in the County of Pictou, in the year 1912. Presented 17th February, 1913.—*Mr. Macdonald...............................Not printed.*

62*f*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, and other documents relating to the establishment of a rural mail delivery service between Merigonish Station, County of Pictou, and Arisaig, in the County of Antigonish, in the year 1912. Presented 17th February, 1913.—*Mr. Macdonald.*
Not printed

62*g*. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, letters, telegrams and reports regarding the termination of H. D. Decoste's contract for carrying the mails between Linwood Station and Linwood post office and the making of a new contract with D. Delorey, from the 1st January, 1913. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish).........................Not printed.*

62*h*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, complaints, recommendations, telegrams and reports bearing on the railway mail service in Bonaventure County from October, 1911, up to date, and on the appointment and dismissal of officers in such connection, with the names, residences, salaries and duties, as well as of all documents bearing on the suspension of the railway mail service during the period mentioned, as well as a copy of all documents referring to agreements made to meet such a contingency during the coming winter. Presented 25th March, 1913.—*Mr. Marcil (Bonaventure)...................Not printed.*

62*i*. Return to an Order of the House of the 9th December, 1912, for a copy of all tenders received and the contracts entered into for the carrying of the mails between St. Andrew and Beauley, County of Antigonish, and of all letters, telegrams and correspondence on file in the Post Office Department containing any recommendation or advice regarding the awarding of such contract, or in any way referring thereto. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)......................Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

62*j*. Return to an Order of the House of the 3rd February, 1913, for a return showing what changes, if any, have been made in the contracts for the carrying of the mails in the County of Berthier, since the 21st September, 1911; in what parishes, on what date, and for what reason; to whom have the new contracts been granted, and if a tender was asked for in each case. Presented 14th April, 1913.—*Mr. Béland.* *Not printed*

62*k*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, bonds, reports and other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the letting of the mail contract between Guysborough and Charlos Cove, County of Guysborough, N.S., during the year 1912. Presented 28th April, 1913.—*Mr. Sinclair.* *Not printed.*

62*l*. Return to an Order of the House of the 14th April, 1913, showing the names of the various railway mail clerks employed, respectively, on the Montreal and Quebec divisions and the date of the appointment and residence of each. Presented 7th May, 1913.—*Mr. Bureau* .... *Not printed.*

62*m*. Return to an Order of the House of the 9th April, 1913, for a copy of the contract entered into by the Post Office Department with the Ontario Equipment Company of Ottawa relating to the purchase of locks for mail bags. Presented 7th May, 1913.—*Mr. Carvell* .... *Not printed.*

62*n*. Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, &c., exchanged between the Honourable the Postmaster General and Dr. Faucher, of Quebec, concerning the purchase of a certain patented lock for mail bags. Presented 7th May, 1913.—*Mr. Lapointe (Kamouraska)*.. .. .. ..*Not printed.*

62*o*. Return to an Order of the House of the 7th April, 1913, for a copy of all correspondence, telegrams, &c., exchanged between the Honourable the Postmaster General and Mr. Aimé Dion, advocate of Quebec, concerning the purchase of a certain patented lock for mail bags. Presented 7th May, 1913.—*Mr. Verville*................*Not printed.*

62*p*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, petitions, telegrams, complaints, reports, bonds of indemnity, and all other papers and documents in the possession of the Post Office Department, or any department of the government, relating to the contract for carrying the mails between Linwood or some point of the Intercolonial railway, County of Antigonish, N.S., and Grosvenor, County of Guysborough, N.S. Presented 9th May, 1913.—*Mr. Sinclair*....*Not printed.*

62*q*. Return to an Order of the House of the 24th April, 1913, for a return showing the full names of the mail carriers in the County of Vaudreuil and Soulanges; between what place they perform the service; the distance between each of these places; the amount of each carrier's contract, and the amount the government paid for the carriage of the mail in these different places before September, 1911. Presented 16th May, 1913.—*Mr. Boyer*..*Not printed.*

62*r*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of post offices in Yarmouth County, Nova Scotia, not served with daily mail, giving the names and the number of times per week served. Presented 20th May, 1913. —*Mr. Law*........................ .... *Not printed.*

62*s*. Return to an Address to His Excellency the Administrator of the 7th April, 1913, for a copy of all orders in council, reports of experts and contracts, in connection with

CONTENTS OF VOLUME 27—*Continued.*

the different purchases of rural mail delivery boxes made by the Post Office Department since 1908, until 1st January, 1912. Presented 21st May, 1913.—*Mr. Lemieux.* *Not printed.*

62*t*. Return to an Order of the House of the 12th May, 1913, for a return giving the names of the post offices and of the postmasters in the Counties of Soulanges and Vaudreuil. Presented 21st May, 1913.—*Mr. Boyer*........................*Not printed.*

62*u*. Return to an Order of the House of the 5th December, 1912, for a copy of all letters, telegrams, petitions and other documents relating to the establishment of rural mail delivery routes in the County of Pictou since the 1st October, 1911, with a statement of all routes applied for, of routes established and of those refused, and the reason for their refusal. Presented 2nd June, 1913.—*Mr. Macdonald*.............*Not printed.*

62*v*. Return to an Order of the House of the 31st March, 1913, for a copy of all correspondence concerning the purchase of new locks for mail bags by the Post Office Department from the Ontario Equipment Company. Presented 4th June, 1913.—*Mr. Carrell.* *Not printed.*

62*w*. Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, memoranda, tenders, bonds and all other documents relative to the contract for the carrying of the mail between the post office and Canadian Pacific Railway station at Three Rivers and vice versa, since the eleventh day of October, 1911, to date. Presented 4th June, 1913.—*Mr. Tobin*..........*Not printed.*

62*x*. Return to an Order of the House of the 21st April, 1913, for a copy of all correspondence, telegrams, complaints, affidavits, reports, recommendations, requests, certificates, contracts and other documents relating to the cancelled contract of M. E. Bougie, for carrying the mails between the post office and railway station at Bromptonville, Quebec. Presented 4th June, 1913.—*Mr. Bureau*................................*Not printed.*

63. Return to an Order of the House of the 4th December, 1912, for a return showing all the new post offices opened in the County of Bonaventure, since October, 1911, up to date, and a copy of the correspondence in connection therewith, together with the names of such post offices and postmasters, and the location of such offices; and also a copy of all papers asking for such offices. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.................. ....*Not printed.*

64. Return to an Order of the House of the 9th December, 1912, for a copy of all petitions, correspondence, memoranda, recommendations and other papers or documents in the possession of the Department of Marine and Fisheries relating to the proposals to supply medicine or medical attendance free, or otherwise, to Canadian boat fishermen. Presented 14th January, 1913.—*Mr. Sinclair*..........................*Not printed.*

65. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, petitions, complaints, memoranda, reports and investigations regarding the service performed by the steamer *Canada*, owned by the Inter-Provincial Navigation Company of Fraserville, Quebec, since October, 1911, up to date, and also of all documents bearing on the present contract with the Department of Trade and Commerce, or the renewal or extension thereof. Presented 14th January, 1913.—*Mr. Marcil (Bonaventure)*.............. ....*Not printed.*

66. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, letters, &c., relating to the matter of the establishment of a lobster hatchery at Spry Bay, Halifax County, N.S. Presented 14th January, 1913. —*Mr. Maclean (Halifax)*......................... ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

67. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, telegrams, &c., between the Department of Trade and Commerce and any company, person or persons, relative to the continuance and payment of a subsidy towards a steamship service between St. John, N.B., and Bear River, N.S., for the fiscal year 1912, and performed during the fiscal year 1911. Presented 17th January 1913.—*Mr. Maclean (Halifax)*..*Not printed.*

67*a*. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents, memoranda, letters, telegrams and documents bearing on a request for a subsidy for a steam service between Bonaventure, Quebec, or any other part of Bonaventure County and Bathurst, New Brunswick, or any other part of Gloucester County, New Brunswick, and between New Richmond, Quebec, and Dalhousie, New Brunswick, and between Carleton and Miguasha, Quebec, and Dalhousie, New Brunswick, or Campbellton, New Brunswick, or both, as well as a copy of all replies made for such subsidies and this since October, 1911, to date. Presented 14th January. 1913.—*Mr. Marcil (Bonaventure)*..*Not printed.*

67*b*. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all advertisements, tenders, contracts, orders in council memoranda, papers, letters and correspondence in any way relating to a subsidized steamship service between Canadian ports and any ports of the British West Indies, or any proposed improvement or extension of such steamship service since 1st November, 1911 to the present time. Presented 15th January, 1913............*Not printed.*

67*c*. Return to an Order of the House of the 4th December, 1912, for a copy of all reports made by officials of the Department of Railways and Canals on the Quebec and Oriental railway, and the Atlantic, Quebec and Western railways, together with a statement of the subsidies paid such railways since October, 1911, up to date, and a copy of all correspondence in that connection. Presented 17th January, 1913.—*Mr Marcil (Bonaventure)*.................. .. ..*Not printed*

67*d*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence between the Minister of Railways or any other member of the government and any person regarding the acquisition by the government of Canada of the Quebec Oriental railway, formerly the Atlantic and Lake Superior railway, and the Atlantic, Quebec and Western railway, or both. Presented 27th January, 1913.—*Mr. Marcil (Bonaventure)*.................... ....*Not printed.*

67*e*. Return to an Order of the House of the 29th January, 1913, for a copy of the report made to the Minister of Railways and Canals by the party of government engineers who inspected the Quebec and Saguenay railway during December, 1912, January, 1913. Presented 27th February, 1913.—*Mr. Lemieux*.......................*Not printed.*

67*f*. Return to an Order of the House of the 17th February, 1913, for a copy of all reports made by any engineers or accountants to the Minister of Railways and Canals on the usefulness of the Atlantic, Quebec and Western railway and the Quebec Oriental railway, to the Intercolonial railway as branch lines or feeders. Presented 27th February, 1913.—*Mr. Marcil (Bonaventure)*.................................*Not printed.*

67*g*. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, petitions, orders in Council, memoranda, correspondence, &c., by and between the government of Canada or any member thereof, and the government of the province of British Columbia, or any member thereof, since 1st May, 1912, relating to the subject to an increase of the provincial subsidy to the said province. Presented 16th April, 1913.—*Mr. Maclean (Halifax)*.
Printed for sessional papers.

CONTENTS OF VOLUME 27—*Continued.*

67*h*. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all documents and memorials of the government of British Columbia presenting claims for additional provincial subsidies, and of all correspondence and orders in council on the same. Presented 19th April, 1913.—*Sir Wilfrid Laurier*.............................. ....*Printed for sessional papers.*

67*i*. Copy of agreement made with the several provinces as to the expenditure of the subsidies granted under the Agricultural Aid Act, and statement showing the purposes for which said subsidies are to be expended. Presented 6th June, 1913, by Hon. Mr Burrell.... ....*Not printed.*

68. Copies of general orders promulgated to the militia for the period between 2nd November, 1911, and 5th Novmber, 1911. Presented by Hon. Mr. Hughes, 14th January, 1913. *Not printed.*

69. Return to an Address to His Excellency the Right Honourable Sir Charles Fitzpatrick, P.C., &c., administrator, of the 31st March, 1913, for a copy of all papers, documents, petitions, letters, telegrams, orders in council and other papers and documents in possession of the Department of Customs, relating to the duty payable on twine used for fishing purposes, and especially relating to the construction placed upon item 682 of the Customs Tariff. Presented 23rd May, 1913. *Mr. Sinclair*..........*Not printed.*

70. Return to an Order of the House of the 30th November, 1912, for a return showing:—

1. The date when the present Canadian Pure Food Act, now known as the Adulteration Act, R.S.C., was enacted.

2. What foods, beverages or drugs have standards of strength and purity under the Act been fixed, and what are the dates when such standards become operative.

3. What foods, beverages or drugs have standards of strength and purity been prepared and recommended from time to time by the chief analyst, which have not been put in force, and why were such standards not put in force.

4. How many cases of adulteration together with cases which show standards of quality below those required by the Adulteration Act, have been ascertained by the Dominion analyst since the said Act came into operation.

5. In how many of such cases did prosecutions under the Act or under the Criminal Code follow, and in how many cases were convictions secured. Presented 14th January, 1913. *Mr. McDonnell*........................ ....*Not printed.*

71. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, negotiations, proposals in writing and other papers and documents in the possession of the government, or any department thereof, relating to reciprocity in trade with the United States, bearing date between the 1st day of January, 1890, and the 31st day of December, 1891. Presented 14th January, 1913.—*Mr. Sinclair.* *Not printed.*

72. Return to an Order of the House of the 4th December, 1912, for a copy of all letters, telegrams, &c., exchanged between the member for Bellechasse County and the Minister of Agriculture and the Postmaster General, concerning the appointment of an additional physician at the quarantine station of Grosse Ile. Presented 14th January, 1913. *Mr. Lemieux*...................... ....*Not printed.*

72*a*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports concerning the appointment of Doctor Pomminville, to the position of surgeon of the St. Vincent de Paul penitentiary, replacing Doctor A. Allaire. Presented 24th January, 1913.—*Mr. Wilson (Laval)*............. ....*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

72*b*. Return to an Order of the House of the 10th December, 1912, for a copy of all letters, telegrams, correspondence and other documents relating to the appointment of Charles W. Hatfield, fishery officer on the Tusket River, Yarmouth County, N.S. Presented 27th January, 1913.—*Mr. Law*..*Not printed.*

72*c*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, requests, telegrams and other documents relating to the appointment of Louis Nadeau as postmaster at Ste. Christine, County of Bagot. Presented 4th February, 1913.—*Mr. Marcil*..*Not printed.*

72*d*. Return to an Order of the House of the 29th January, 1913, for a copy of all orders letters, telegrams and other documents in connection with the appointment of Lt.-Col. Warburton, as administrative medical officer at the Charlottetown camp in 1912, and of all letters and telegrams asking for a change in the said appointment, and of all orders and other documents relating to his being superseded, and to the appointment of his junior, Lt.-Col. Jenkins, in his place. Presented 13th February, 1913.—*Mr. Macdonald*..*Not printed.*

72*e*. Return to an Order of the House of the 27th January, 1913, for a copy of all documents, letters, correspondence, recommendations, reports, &c., relating to the appointment of Mr. J. Begin as manager of the experimental farm at Ste. Anne de la Pocatière. Presented 13th February, 1913.—*Mr. Lapointe (Kamouraska)*....*Not printed.*

72*f*. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence exchanged between Dr. Marcotte, M. Lavallée, M.P., the Honourable the Postmaster General and the Minister of Agriculture, concerning the appointment of an additional medical officer at Grosse Isle quarantine station. Presented 19th February, 1913.—*Mr. Lemieux*.. .. ..*Not printed.*

72*g*. Return to an Order of the House of the 3rd March, 1913, for a copy of all letters, telegrams, recommendations and other papers in connection with the appointment of John Macdonald as Inspector of Inland Revenue for the Maritime Provinces, and of all letters, telegrams, applications, recommendations and other papers received from any other person or persons relative to the applications of other persons for the position. Presented 17th March, 1913.—*Mr. Macdonald*........................*Not printed.*

72*h*. Return to an Order of the House of the 17th February, 1913, for a copy of all letters, petitions, telegrams, recommendations and other papers and documents, in the possession of the Department of Marine and Fisheries, or any department of the government, relating to the appointment of F. W. Kelley, M.D., as port physician at Bridgewater, N.S. Presented 18th March, 1913.—*Mr. Law*......................*Not printed*

72*i*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a return showing all appointments to office under the Dominion government in the constituency of Edmonton from 10th October, 1911, to 21st November, 1912, with a statement of the salaries in each case, together with a copy of all correspondence, recommendation to council, orders in council, and all other papers or documents in any way connected with such appointments. Presented 28th March, 1913.—*Mr. Oliver*..*Not printed.*

72*j*. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, recommendations, reports, memoranda and other documents bearing on the appointment of a general foreman, or other permanent or temporary officials, of the Department of Public Works in the County of Bonaventure since October, 1911, up to date, with the names, residences, duties and salaries of such appointees. Presented 2nd May, 1913.—*Mr. Marcil (Bonaventure)*..............................*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

72*k*. Appointment of Mr. McCloskie as postmaster at Waukau, British Columbia.—(*Senate*) *Not printed.*

73. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a return showing all changes made in the Customs Tariff of Canada by order in council since the close of last session of parliament. Presented 14th January, 1913...*Not printed.*

74. Return to an Order of the House of the 9th December, 1912, for a return showing the quantity and value of molasses of cane, as defined in tariff item No. 137a, imported into Canada for the fiscal year ending 31st March, 1912, from each island of the British West Indies, which are parties to the Canada-West India Trade Agreement. Presented 14th January, 1913.—*Mr. Maclean* (*Halifax*)..........................*Not printed.*

75. Letter of the Honourable F. D. Monk, M.P., to the Right Honourable the Prime Minister, resigning his position as Minister of Public Works, and the letter of the Prime Minister in acknowledgment thereof. Presented by Hon. Mr. Borden, 14th January, 1913..*Not printed.*

75*a*. Return to an Order of the House of the 26th May, 1913, for a copy of all letters, reports, documents and all other communications relating to the appointment of Colonel Crowe as Commandant of the Royal Military College and to his resignation of said position, or to the extension of his term of service or to the termination thereof, and of all papers or letters passing between the minister and Colonel Crowe, relative to his resignation or the failure to extend his term of service. Presented 3rd June, 1913.—*Mr. Macdonald*..*Not printed*

75*b*. Return to an Order of the House of the 26th May, 1913, for a copy of all letters, reports, complaints and other communications and documents which passed between General McKenzie and the Minister of Militia or his department, previous to, and which led up to the resignation of General McKenzie; and also a copy of said resignation, and the reply of the minister thereto, and of any and all communications had with the War Office thereto, and of all other papers and documents in connection therewith. Presented 4th June, 1913.—*Mr. Macdonald*......................*Not printed.*

76. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, letters, telegrams, complaints and reports, bearing on the delay in the payment of census enumerators in the County of Bonaventure, in connection with the last census, together with the names, residences, amounts, and dates of payment. Presented 15th January, 1913.—*Mr. Marcil* (*Bonaventure*)..................................*Not printed.*

77. Report of departmental commission on the official statistics of Canada. Presented 15th January, 1913 ....*Printed for distribution only.*

78. Return to an Order of the House of the 18th March, 1912, for a copy of all correspondence in the possession of the Postmaster General respecting the change of name of Broderick post office in the Province of Saskatchewan, to St. Aldwyn. Presented 15th January, 1913...*Not printed.*

78*a*. Return to an Order of the House of the 30th November, 1911, for a copy of all papers, telegrams, letters, &c., between the Postmaster General and any other person respecting the closing or removal of the present post office at Spry Bay, Halifax County. Presented 20th January, 1913.—*Mr. Maclean* (*Halifax*).........................*Not printed.*

79. Report of the commissioner Dominion Police Force, for the year 1912. Presented by Hon. Mr. Foster, 15th January, 1913..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

80. Return to an Order of the House of the 9th December, 1912, for a copy of all correspondence, complaints, reports and all documents relating to the cancelling of lease No. 18778, consented to by the Honourable Minister of Railways and Canals, to Aurile Lebœuf, on the 12th December, 1910.—Presented 16th January, 1913.—*Mr. Papineau.* *Not printed*

81. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of all orders in council passed since 1st October, A.D. 1911, relating to the Board of Management of the Government Railways of Canada, or of any other member thereof, or in any way affecting the same, or any official of the Intercolonial Railway, as regards the duties to be performed or the powers to be exercised by the said Board or any member thereof, or by any such official, together with a copy of all recommendations, letters, applications, instructions, or other correspondence, in any manner relating thereto or having regard to the said orders in council as to the management of the Intercolonial railway. Presented 17th January, 1913.—*Mr. Emmerson*.............. ....*Not printed*

81*a*. Return to an Address to His Royal Highness the Governor General of the 4th December, 1912, for a copy of a certain Order in Council issued during the current year by which certain official reports formerly made to Board of Management of the Intercolonial Railway have been ordered in future to be made to Mr. F. P. Brady. Presented 17th January, 1913.—*Mr. Sinclair*...............................*Not printed.*

82. Return to an Order of the House of the 5th December, 1912, for a copy of all papers, including surveys, tenders, and every other record, or document in the possession of the Department of Railways and Canals or any other department of the government relating to the building of a line of railway from Estmere, County of Victoria, Province of Nova Scotia, to the town of Baddeck in the same county. Presented 17th January, 1913.—*Mr. McKenzie*........................ ....*Not printed.*

83. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all documents, papers, tenders, contracts, orders in council and correspondence in connection with the supply of castings for and the purchase of scrap iron from the eastern division of the Intercolonial Railway since 1st May, 1912. Presented 17th January, 1913.—*Mr. Maclean (Halifax)*...................*Not printed.*

83*a*. Return to an Order of the House of the 9th December, 1912, for a return showing the names of the employees on the dining cars of the Intercolonial Railway and the nature of their employment; and also of the employees on the Pullman cars of the Intercolonial Railway and the nature of their employment. Presented 17th January, 1913.—*Mr. Boulay*................ ....*Not printed.*

83*b*. Return to an Order of the House of the 9th December, 1912, for a copy of all papers documents, telegrams, letters, &c., relating to a strike of temporary employees of the Intercolonial Railway at Halifax, in August, 1912. Presented 27th January, 1913.—*Mr. Mclean (Halifax)*........................ ....*Not printed.*

83*c*. Return to an Order of the House of the 10th December, 1912, for a copy of all evidence plans, reports, correspondence, &c., respecting an inquiry held concerning an accident on the Intercolonial Railway at St. André de Kamouraska on 7th October, 1912, caused by train No. 33, the maritime express going west. Presented 27th January, 1913.—*Mr. Lapointe (Kamouraska)*...............................*Not printed.*

83*d*. Return to an Order of the House, of the 29th January, 1913, for a copy of the evidence taken at the inquiry held in the month of November, 1912, by Mr. MacDonald

CONTENTS OF VOLUME 27—*Continued.*

superintendent of the Intercolonial at Lévis, in reference to Alfred Laugnay, an employee of the Intercolonial at St. Charles, County of Bellechasse. Presented 27th February, 1913.—*Mr. Lapointe (Kamouraska)*..........................*Not printed.*

83*e*. Return to an Order of the House of the 19th February, 1913, for a copy of all telegrams, letters, petitions, reports of engineers, plans, surveys, and other documents in the possession of the Department of Railways and Canals, and having been received since 1st January, 1912. relating to the construction of a branch line of the Intercolonial Railway into Guysborough County. Presented 18th March, 1913.—*Mr. Sinclair*..........................*Not printed.*

83*f*. Return to an Order of the House of the 24th February, 1913, for a copy of all petitions, resolutions, letters, telegrams and correspondence, relating to free or reduced transportation of hay over the Intercolonial Railway for the farmers of Antigonish County, Nova Scotia, and also of the evidence taken and report made as to the shortage of hay in that and other of the eastern counties of Nova Scotia. Presented 18th March, 1913.—*Mr. Chisholm (Antigonish)*..........................*Not printed.*

83*g*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters telegrams, tenders, acceptances of tenders, cancellation of tenders and other papers and documents in the possession of the Department of Railways and Canals, or any department of the government, bearing date after 1st July, 1912, relating to the supply of ice for the use of the Intercolonial Railway at Mulgrave, N.S. Presented 18th March, 1913.—*Mr. Sinclair*..........................*Not printed.*

83*h*. Return to an Order of the House of the 12th February, 1913. for a copy of all letters correspondence, petitions and other documents, on file in the Department of Railways and Canals, or in the office of the Intercolonial Railway at Moncton, relating or in any way appertaining to the new public wharf at Sackville, N.B., and the necessity of establishing in the interest of the traffic of the Intercolonial Railway, and of the shipping and trade facilities of Sackville, and of the commerce of communities adjacent thereto, rail connections between the said wharf and the main line of the said railways at Sackville station; also of all letters and other communications received by the chairman or vice-chairman of the Government Railways Managing Board, or by any official of the said railway, relating in any manner to the said subject, received by them or any of them during the years 1911, 1912 and 1913. Presented 19th March, 1913.—*Mr. Emmerson*..........................*Not printed*

83*i*. Return to Order of the House of the 19th March, 1913, for a return showing who the tenderers were, and the amount of each tender for the supply of castings for the Intercolonial Railway during the present year. Presented 28th March, 1913.—*Mr. Macdonald*..........................*Not printed.*

83*j*. Return to an Order of the House of the 19th March, 1913, for a return showing how many kegs of nails were purchased in 1912 for the Intercolonial Railway; the prices paid therefor in each case; whether tenders were invited in the case of each purchase and, if so, who the respective tenderers were and the prices submitted; to whom were the contracts awarded in each case. Presented 28th March, 1913.—*Mr. Murphy.*
Not printed.

83*k*. Return to an Order of the House of the 19th March, 1913, for a return showing the amounts received by the Intercolonial Railway for freight and passengers respectively for each of the twelve months of the calendar years 1910, 1911 and 1912, at the following stations:—Montreal, Halifax, St. John, Sydney, Truro, Moncton, New Glasgow

CONTENTS OF VOLUME 27—*Continued.*

and Amherst; also, the total receipts of the said railway for freight and passengers respectively during each of the said years. Presented 28th March, 1913.—*Mr. Rhodes.* *Not printed.*

83*l*. Return to an Order of the House of the 20th January, 1913, for a copy of all letters correspondence, telegrams, representations, requests and reports on file in the Department of Railways and Canals, or in the offices of the Intercolonial Railway at Moncton, or among the records of the Government Railways Managing Board, or in the office of the assistant chairman of the Government Railways Managing Board, relating to or in any way connected with the water supply system at Dorchester station on the Intercolonial railway, or relating to the absence of and the total failure to provide a supply of water for drinking or other purposes at that station, or in connection with the dwelling of the station agent in the Station House; and also of all correspondence, letters, requests, recommendations and reports relating to the alleged necessity of additional clerical or other help or assistance at the station. Presented 21st April, 1913.—*Mr. Emmerson*.................. ....*Not printed.*

83*m*. Return to an Order of the House of the 12th February, 1913, for a copy of all correspondence, letters, telegrams, reports and other papers on file in the Department of Railways and Canals, or in the offices of the Intercolonial Railway at Moncton, relating to M. L. Tracy, an employee of the mechanical department of the Intercolonial during the years 1899 and 1900, and of all letters and correspondence relating to the case of the said M. L. Tracy, passing between the then Minister of Railways and Canals and any of the officials of the railway, during those years; also a copy of the letters of D. Pottinger, then general manager, the late James E. Price, then general superintendent, and the late M. Jarvis, then a divisional superintendent of said railway, relating to the same subject during the said period of 1899 and 1900. Presented 21st April, 1913.—*Mr. Emmerson*..*Not printed.*

83*n*. Return to an Order of the House of the 3rd March, 1913, for a statement of all amounts collected by the Intercolonial Railway for freight on hay carried from Amherst and other stations on the Intercolonial, County of Cumberland, to Antigonish, N.S., and consigned to C. Edgar Whidden or C. B. Whidden & Son, in the month of January last and February instant, and by whom such freight was paid; also a copy of all way bills and bills of lading for the same. Presented 21st April, 1913.—*Mr. Chisholm (Antigonish)*..*Not printed.*

83*o*. Return to an Order of the House of the 3rd February, 1913, for a copy of all letters petitions, telegrams, complaints, communications, reports and other papers and documents, received since the 1st day of October, 1911, by and now in the possession of the Department of Railways and Canals, the Government Railway Managing Board or any official of the Intercolonial Railway or of the Prince Edward Island railway, relating to or in any manner appertaining to an application for, or a proposed reduction of the working hours for the Intercolonial railway employees at Moncton, or at any other point of the Intercolonial railway or the Prince Edward Island railway. Presented 21st April, 1913.—*Mr. Emmerson*..................................*Not printed.*

83*p*. Return to an Order of the House of the 24th February, 1913, for a copy of all complaints, requirements, requisitions, petitions, and correspondence of all kinds made by the Sydney, N.S., Board of Trade, or by the citizens of the city of Sydney, or any of them, having reference to better and increased facilities on the Intercolonial Railway on the Sydney division. Presented 21st April, 1913.—*Mr. Carroll.* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

83*q*. Return to an Order of the House of the 31st March, 1913, for a copy of all letters, papers and other documents relating to the claim for damages for the death of the young son of Thomas Hoare, who was killed at a crossing of the Intercolonial Railway in the town of Stellarton in the summer of 1912, and of all petitions, letters, and other papers asking for the placing of gates or other protection at said crossing. Presented 1st April, 1913.—*Mr. Macdonald*..............................*Not printed.*

83*r*. Return to an Order of the House of the 14th April, 1913, for a copy of all correspondence exchanged between the Department of Railways and Canals at Moncton and the same department at Campbellton, on the subject of the collision which occurred at St. Moise, during the month of February, 1913, between the trains of E. Smith and the regular train No. 99, omitting from it the inquiry held in the matter. Presented 29th April, 1913.—*Mr. Boulay*..............................*Not printed.*

83*s*. Return to an Order of the House of the 7th April, 1913, for a return showing the names, residences and occupations of all the employees of the Intercolonial Railway who have been dismissed in the County of Rimouski since the 21st September, 1911. Presented 29th April, 1913.—*Mr. Lapointe (Kamouraska)*..................*Not printed.*

83*t*. Certified copy of a report of the Privy Council of the 5th May, 1913, covering the appointment of Frederick Passmore Gutelius, as general manager of Government Railways. Presented by Hon. Mr. Cochrane, 7th May, 1913... .. .. ..*Not printed.*

83*u*. Return to an Order of the House of the 31st March, 1913, for a copy of all letters, memorials, petitions, correspondence, reports and other documents in the Department of the Postmaster General, or on file therein, relating or in any wise appertaining to the inauguration or establishing of railway mail facilities between Moncton, N.B., westward over the Intercolonial Railway towards St. John, in the morning, so as to furnish, among other things, opportunities for the transmission of newspapers and other mail matter, along said railway, to make morning connection with the railway mail facilities afforded by the railway from Salisbury, Westmorland County, N.B., running into Albert County, N.B.; and also relating to the establishment of railway mail facilities on each week day evening between Moncton eastward over the said railway by train known as number 84, running between Moncton, N.B., and Springhill Junction, Nova Scotia, thus affording the direct mail connection for newspapers and other mail matter each evening from Moncton to Shediac, Memramcook, Dorchester, Sackville, Amherst, and intermediate points east of Moncton; together with a statement showing what, if any, such railway mail facilities, either by locked bag or otherwise, were established or furnished over either of the said routes, and stating the respective dates when the same were so established or furnished generally, or in relation to any one of the newspapers published in Moncton, either in the morning or in the evening. Presented 12th May, 1913.—*Mr. Emmerson*......................*Not printed.*

83*v*. Return showing whether any contract has been made for the construction or supply of cars of any kind to the Intercolonial Railway since 1st January, 1913, and if so, to whom the contract was awarded; the number of cars, kind or class, and the price to be paid; whether any tenders were called for previous to awarding said contract, and if so, who the tenderers were, the amount of the tender in each case, and if tenders were called for by private request or public advertisement. Presented 21st May, 1913.—*Mr. Macdonald*..*Not printed.*

83*w*. Return to an Order of the House of the 28th April, 1913, for a return showing all amounts collected by the Intercolonial Railway for freight on hay shipped from Amherst and other stations on the Intercolonial, in the County of Cumberland, to Antigonish and other stations in the County of Antigonish, during the months of

CONTENTS OF VOLUME 27—*Continued.*

January, February and March last; the name of the consigners and of the consignees, the amount of freight paid on each shipment and by whom paid; also a copy of all way-bills and bills of lading for same. Presented 6th June, 1913.—*Mr. Chisholm (Antigonish)*..*Not printed.*

84. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, memoranda, orders in council, letters and correspondence, relating in any way to the closing of the Canadian Immigration Office at Boston, U.S.A., in 1911, and its subsequent re-establishment. Presented 17th January, 1913.—*Mr. McLean (Halifax)*.......................................*Not printed*

85. Copies of despatches dated 11th December, 1912, which have been addressed to the Governors General of the Commonwealth of Australia and the Union of South Africa and the Governors of New Zealand and Newfoundland, on the subject of representation of the self-governing Dominions on the Committee of Imperial Defence. Presented by Hon. Mr. Borden, 17th January, 1913.............................*Not printed.*

86. Reports in connection with the Tides and Currents of Northumberland Strait.—*(Senate)*..*Not printed.*

87. Archives Branch, *re* transferring of from Department of Agriculture to Secretary of State.—*(Senate)*..*Not printed.*

88. Commission appointed to investigate Indian reserves of British Columbia.—*(Senate).*
Not printed.

89. Insurance rates between Canadian Atlantic ports, and ports in the United Kingdom.—*(Senate)* ....*Printed for distribution and sessional papers.*

90. Report of departmental commission relating to official statistics of Canada.—*(Senate).*
Printed for distribution only.

91. Copy of the Sixth Joint Report of the Commissioners for the Demarcation of the Meridian of the 141st degree of west longitude. Presented by Hon. Mr. Roche, 21st January, 1913..*Not printed.*

92. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, petitions, memoranda, correspondence, &c., with the Government of British Columbia or any member thereof, with the fishery officers of the Marine and Fisheries Department resident in said province, with salmon canneries in said province, and with any company, person or persons, relating to the prohibition of the export of sockeye salmon from the said province of British Columbia since 15th October, 1911. Presented 20th January, 1913.—*Mr. Maclean (Halifax)*....*Not printed.*

93. Return to an Order of the House of the 20th March, 1912, for a copy of all correspondence and memoranda on the subject of cable rates, exchanged between the Canadian Post Office Department and the British Post Office Department. Presented 20th January, 1913.—*Mr. Lemieux*..*Not printed.*

94. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, letters, &c., between the Government of Canada and the Commonwealth of Australia for the past twelve months relative to the matter of preferential tariff arrangements between the said two countries. Presented 21st January, 1913.—*Mr. Maclean (Halifax)*..*Printed for sessional papers only.*

95. Report of Mr. Olivar Asselin on an investigation of Belgian and French emigration to Canada. Presented by Hon. Mr. Roche, 21st January, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 27—*Continued.*

95*a*. Return to an Order of the House of the 4th December, 1912, for a copy of all complaints, letters, papers, reports, and of all documents bearing on the investigation held at Port Daniel West, Quebec, into the conduct of Edward Dea, as overseer or guardian of the lobster hatchery at that place. Presented 22nd January, 1913.—*Mr. Marcil* ....*Not printed.*

95*b*. Report of R. A. Pringle, Esq., K.C., in relation to the investigation of the wreck of the steamer *Mayflower*, on the 12th November, 1912. Presented by Hon. Mr. Hazen, 6th February, 1913........................ ....*Not printed.*

95*c*. Return to an Address to His Royal Highness the Governor General of the 29th January, 1913, for a copy of the report of the commission appointed to investigate complaints against the United Shoe Machinery Company, together with the order in council appointing the commission, the complaints upon which the order was issued and all action, if any, taken by the government on report of commission, by order in council or otherwise. Presented 11th February, 1913.—*Sir Wilfrid Laurier.*
Not printed

95*d*. Return to an Order of the House of the 20th January, 1913, for a copy of all evidence, letters, telegrams and other documents in connection with the investigation into the stranding of the D. G. steamer *Earl Grey* at Toney River, County of Pictou, in the spring of 1912; of the reports of the commissioner investigating the same, and of all correspondence, telegrams and documents in connection therewith, and of any departmental action in connection therewith. Presented 18th March, 1913.—*Mr. Macdonald.*
Not printed

95*e*. Return to an Order of the House of the 27th January, 1913, for a copy of all letters, papers, evidence and other documents in connection with the investigation into the collision between the steamship *City of Sydney* and the tug boat *Douglas H. Thomas*, in Sydney Harbour, 13th November, 1912, and of the findings and reports of the commissioner holding the investigation in regard to the same. Presented 2nd April, 1913.—*Mr. Macdonald*...*Not printed.*

96. Report of the Second International Moral Education Congress held at the Hague, 22nd to 27th of August, 1912, and as related thereto, on moral instruction in the Canadian public schools, &c., by Mr. J. A. M. Aikins, who was appointed by the government to represent Canada at that Congress. Presented by Hon. Mr. Borden, 21st January, 1913...*Printed for distribution only.*

97. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, letters and other papers in connection with the expenditures at Cariboo Island in the County of Pictou. Presented 21st January, 1913.—*Mr Macdonald* ....*Not printed.*

98. Return to an Order of the House of the 22nd January, 1913, for a copy of all correspondence, letters and telegrams between the Minister of Marine and Fisheries, or any officer of his department, and J. A. Gillies, K.C., Sydney, relating to the purchase from John B. Nicholson, of a site for a salmon hatchery at Snidlope Lake, Richmond County, N.S., and also of all accounts, charges and vouchers received from the said J. A. Gillies, for services in connection therewith and the payments made to the said J. A. Gillies in respect of the same. Presented 7th February, 1913.—*Mr. Kyte.*
Not printed.

CONTENTS OF VOLUME 27—*Continued.*

99. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents and correspondence, between the Department of Public Works and any person or persons relating to the placing of obstructions in the waters of South West Cove, Lunenburg County, N.S. Presented 24th January, 1913.—*Mr. Maclean (Halifax)*..*Not printed.*

100. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, telegrams and other papers in connection with the expenditures at Skinner's Cove in the County of Pictou. Presented 24th January, 1913.—*Mr. Macdonald* ....*Not printed.*

101. Return to an Address to His Royal Highness the Governor General of the 22nd January, 1912, for a copy of all correspondence between the government of Canada and the government of the Province of Ontario, with regard to the extension of the boundaries of the said province. Presented 28th January, 1913.—*Sir Wilfrid Laurier.* *Not printed.*

102. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, reports, and documents, bearing on the claim of C. R. Scoles, of New Carlisle, Quebec, to a balance of subsidy voted to the Atlantic and Lake Superior railway, since October, 1911, to date. Presented 24th January, 1913.—*Mr. Marcil.* *Not printed.*

103. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters, telegrams, reports and other documents concerning an alleged defalcation in the accounts of Joseph J. Melanson, clerk in the customs office at Bathurst, County of Gloucester, which caused an inquiry to be held on the 23rd of October last by the Provincial Inspector of Customs, with the name of the accuser. Presented 24th January, 1913.—*Mr. Turgeon*..............................*Not printed.*

104. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, letters and telegrams in the custody of the Department of Railways and Canals, or any other department of the government, between the 1st day of September, 1874, and the 1st day of September, 1879, relating to the acquisition or expropriation of lands at St. Peters, N.S., for canal purposes, and relating to the appointment of valuators to apprise the value of such lands; the instructions to such valuators, the report or reports of such valuators, the area of lands taken, and the price paid for same; and also the amount paid each valuator for his services. Presented 27th January, 1913.—*Mr. Kyte*..*Not printed.*

105. Return to an Order of the House of the 4th December, 1912, for a copy of all the different freight tariffs in force on the line of railway from Matapedia, Quebec, to New Carlisle, Quebec, and from New Carlisle, to Gascons, Quebec, and vice versa, and of any requests that have been received in regard to the change in the same; and also a copy of any requests, petitions, letters, or other documents complaining of the said tariffs. Presented 27th January, 1913.—*Mr. Marcil (Bonaventure).* *Not printed.*

105*a*. Return to an Order of the House of the 10th December, 1912, for a copy of the different freight tariffs in force on the line of railway from Sunny Brae to Ferrona Junction, on the Intercolonial Railway, and of any requests that have been received in regard to the change in the same, and also a copy of any requests, petitions, letters or other documents complaining of said tariff. Presented 27th January, 1913. —*Mr. Sinclair*..*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

106. Return to an Order of the House of the 5th December, 1912, for a copy of the original instructions, including maps, specifications, profiles, &c., furnished the engineers on the eastern division of the Transcontinental railway between Winnipeg and Quebec by the chief engineer of the Transcontinental Commission, and approved by the Grand Trunk Pacific Railway Company. Also of all instructions, including specifications and profiles, issued by the chief engineer of the Transcontinental Commission or by the chairman, since 31st October, 1911, which in any way vary, amend, or depart from the original instructions above mentioned. Also, of all correspondence between the Minister of Railways or any official of his department and the chairman of the Transcontinental Commission, or the chief engineer, concerning the departure from the original instructions, either as to the grades, curves and bridges or other permanent structures. Also a copy of all correspondence between the Minister of Railways or any member of the government and any official of the Grand Trunk Pacific Railway Company referring to change of original instructions as regards grades, curves or permanent structures on the said line between Winnipeg and Quebec; and also of all correspondence between the chairman of the Transcontinental Commission or the chief engineer and any official of the Grand Trunk Pacific Railway Company, or any member of its engineering staff, concerning the proposed change of grades, curves, or other permanent structures on the line of the Transcontinental between Winnipeg and the City of Quebec. Presented 30th January, 1913—*Mr. Graham.*
Not printed.

106a. Return to an Order of the House of the 7th May, 1913, for a copy of a letter, dated 24th September, 1904, written by Chief Engineer Lumsden of the Transcontinental Commission to Chairman Wade of the same body, in which the former recommended to the latter certain grades on the Transcontinental railway. Presented 15th May, 1913.—*Mr. Graham*.................... ....*Not printed.*

107. Return to an Order of the House of the 20th January, 1913, for a copy of all papers in connection with a claim of L. A. Sauvé to certain buildings at La Pointe des Cascades, on the Soulanges canal, and of all correspondence on the same. Presented 30th January, 1913.—*Sir Wilfrid Laurier*..*Not printed.*

108. Return to an Order of the House of the 5th December, 1912, for a copy of the contract entered into between the Department of Railways and Canals and W. H. Weller for St. Peters canal improvements, and for a copy of all correspondence between the contractor or any other person, firm or corporation and the Honourable Minister of Railways and Canals relating to the dumping of material removed by the contractor. Presented 30th January, 1913.—*Mr. Kyte*..................................*Not printed.*

108a. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence between the Department of Railways and Canals and C. D. Sargent, C.E., and between C. D. Sargent, C.E., and H. G. Stanton, Superintending Engineer of the St. Peters Canal, or between W. H. Weller, contractor for the St. Peters canal improvements, and either or all of said parties relative to work done by the contractor outside of his contract, and the specifications thereof, and also a copy of all correspondence, letters and telegrams between the Department of Railways and Canals or C. D. Sargent, C.E., and any other person, in regard to the same; and of all accounts and vouchers rendered by the contractor to the government of such work, and the payment made by the government to the contractor, specifying whether the same is paid for in full or otherwise. Presented 21st April, 1913.—*Mr. Kyte.*
Not printed.

108b. Return to an Order of the House of the 19th March, 1913, for a copy of the accounts of personal expenses paid to Mr. St. Amour, Superintendent of the Soulanges Canal,

CONTENTS OF VOLUME 27—*Continued.*

since he entered upon his duties.—Also return to an Order of the House of the 2nd April, 1913, for a copy of all accounts for personal expenses paid by the government to Mr. St. Amour, Superintendent of the Soulanges Canal, since the date of his appointment. Presented 29th April, 1913.—*Mr. Boyer*......................*Not printed.*

109. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, letters, telegrams, petitions and other documents received since the 1st day of January, 1912, asking that the line of railway known as the Vale Road, should be taken over by the Intercolonial Railway. Presented 30th January, 1913.—*Mr. Macdonald*............... ....*Not printed.*

110. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence in connection with the issuing of letters patent to the Quebec Railway, Light, Heat and Power Company, Limited, and also said letters patent. Presented 30th January, 1913.—*Mr. Lemieux*....................................*Not printed.*

111. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, correspondence, &c., between the Department of Trade and Commerce and Mr. Donnelly, late Canadian Trade Commissioner in Mexico, relating to the closing of the office of such trade commissioner in Mexico. Presented 3rd February, 1913.—*Mr. Maclean (Halifax)*..*Not printed.*

112. Return called for by Section 88 of Chapter 62, Revised Statutes of Canada, requiring that the Minister of the Interior shall lay before parliament, each year, a return of liquor brought from any place out of Canada into the territories by special permission in writing of the Commissioner of the Northwest Territories. Presented by Hon. Mr. Roche, 3rd February, 1913..*Not printed.*

113. Return to an Order of the House of the 22nd January, 1913, for a copy of all letters, telegrams and other papers and documents, relating to the resignation of Lt.-Col. W. F. Moore, 20th Regiment, Halton Rifles, and also of the resignation and the reply thereto. Presented 6th February, 1913.—*Mr. Macdonald*...............*Not printed.*

114. Return to an Order of the House of the 20th January, 1913, for a copy of all letters, papers, telegrams and other documents in connection with the strike of firemen and other men employed on the D.G.S. *Earl Grey,* in the year 1912 and 1913. Presented 11th February, 1913.—*Mr. Macdonald*..................................*Not printed.*

115. Return to an Order of the House of the 27th March, 1912, for a copy of all papers, letters and telegrams relating to the applications for, or the granting of, a lease of False Cove Flats, Vancouver, B.C. Presented 11th February, 1913.—*Mr. Macdonald. Not printed.*

116. Return to an Order of the House of the 27th January, 1913, for a copy of all correspondence and other papers in connection with a proposed guarantee of bonds to the Quebec and Saguenay railway. Presented 11th February, 1913.—*Mr. Lemieux*....*Not printed.*

116*a*. Return to an Order of the House of the 9th April, 1913, for a copy of all documents, including petitions, memorials, letters and telegrams, addressed to the government, or any of its members, urging it to take over and incorporate into the Canadian government railway system, the Quebec and Oriental Railway and the Atlantic, Quebec and Western Railway, with a copy of all the answers thereto. Presented 20th May, 1913. —*Mr. Marcil (Bonaventure)*...*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

116*b*. Return to an Address to His Royal Highness the Governor General of the 11th December, 1912, for a copy of all orders in council in connection with the construction of a line of railway from St. John to Grand Falls in the Province of New Brunswick, or any portion thereof and also of all plans and profiles filed with the Department of Railways and Canals by the St. John and Quebec Railway Company, and of all correspondence between the Department of Railways and Canals or any official thereof and with the said company or the Government of the Province of New Brunswick, or any official thereof, with reference to the curves, grades or general specifications of the said railway or any portion thereof. Presented 20th May, 1913.—*Mr. Carvell.* *Not printed.*

116*c*. Return to an Order of the House of the 28th April, 1913, for a copy of all memorials, petitions, letters, and other documents submitted to the Board of Railway Commissioners from 1st January, 1913, to date, by any party whatsoever regarding the service of the Quebec and Oriental Railway and the Atlantic, Quebec and Western Railway, as to freight, passengers and express matters, with a copy of all orders and rulings issued by such Board and of all correspondence in connection therewith. Presented 20th May, 1913.—*Mr. Marcil (Bonaventure)*..............................*Not printed.*

117. Return to an Address to His Royal Highness the Governor General of the 5th December. 1912, for a return showing the number of appeals made to the Governor in Council during the twelve months preceding 25th November, 1912, against orders of the Board of Railway Commissioners, the particulars of each appeal, and the decision rendered by the Governor in Council in each case. Presented 11th February, 1913.—*Mr. Graham* ....*Printed for sessional papers only.*

118. Return to an Address to His Royal Highness the Governor General of the 22nd January, 1913, for a copy of all orders in council and of all correspondence relating to the extension of facilities for obtaining information useful to Canadian Trade and Commerce in connection with the British Consular Service. Presented 11th February, 1913.—*Mr. Ames*................. ....*Not printed.*

119. Return to an Order of the House of the 24th January, 1913, for a return showing all the employees of the different departments at Ottawa, and also in the nine provinces and territories of Canada, and other places outside of Canada, in the inside and outside service, who have left their employment since the 1st October, 1911, up to the 10th January, 1912, inclusively, with their names, Christian names, age, nationality, employment and salaries respectively; the date of their appointment; the date of their leaving; their salaries, the time of their appointment and at leaving; the reasons of their leaving; and if replaced or not; the names, Christian name, age, nationality, employment and salary of those who have replaced them; and in the case of dismissals, a list of the persons who asked for their dismissals; in the case of these replacing them, a list of the persons who recommended their successors Presented 11th February, 1913.—*Mr. Wilson (Laval)*..................................*Not printed.*

119*a*. Supplementary return to an Order of the House of the 24th January, 1912, for a return showing all the employees of the different departments at Ottawa, and also in the nine provinces and territories of Canada, and other places outside of Canada, in the inside and outside service, who have left their employment since the 1st October, 1911, up to the 10th January, 1912, inclusively, with their names, Christian names, age, nationality, employment and salaries respectively; the date of their appointment; the date of their leaving; their salaries at the time of their appointment and at leaving; the reasons of their leaving; and if replaced or not; the names, Christian name, age, nationality, employment and salary of those who have replaced them;

CONTENTS OF VOLUME 27—*Continued.*

and in the case of dismissals, a list of the persons who asked for their dismissals; in the case of these replacing them, a list of the persons who recommended their successors. Presented 17th March, 1913.—*Mr. Wilson (Laval)*............*Not printed.*

120. Return to an Address to His Royal Highness the Governor General of the 5th February, 1912, for a copy of all tenders, contracts, reports and other memoranda of the engineers of the Department of Public Works, orders in council, correspondence and all other documents relating to the construction of a dam for storage purposes at the foot of Lake Timiskaming. Presented 12th February, 1913.—*Mr. Pugsley.* *Not printed.*

120a. Return to an Order of the House of the 4th March, 1912, for a copy of all contracts, correspondence or writings whatsoever, respecting the construction of a dam in 1908 or 1909, called the Lake Timiskaming dam constructed or built over the rivers forming the inflow or the discharge of the said lake, exchanged between the Government of Canada and the contractor or contractors. Presented 12th February, 1913.—*Mr. Boulay*................. ....*Not printed.*

121. Return to an Order of the House of the 28th March, 1912, for a return giving a list of the subjects of the oil paintings and water colours which have become the property of the National Gallery of Canada since 1891; and the names of the artists in each case. Presented 12th February, 1913.—*Mr. Burnham*.......................*Not printed.*

122. Return to an Order of the House of the 27th January, 1913, for a copy of all documents, letters, correspondence, reports, recommendations, &c., relating to the petition of Mr. Firmin Thibault, of St. Denis, County of Kamouraska, for his indemnity for having served at the time of the Fenian invasion. Presented 13th February, 1913.—*Mr. Lapointe (Kamouraska)*......................... ....*Not printed.*

123. Return to an Order of the House of the 27th January, 1913, for a return showing what date or dates the government purchased the site for the new Dominion Rifle Range in the County of Carleton, Ontario, from whom were the several parcels of land purchased, and what price per acre was paid for each, the number of acres of land purchased, and the total amount paid therefor, if any buildings have been erected on the said lands by the government, and the cost thereof, the amounts paid by the government for commissions, fees, agency charges, and legal expenses, and to whom in connection with said purchase, the amount of money expended by the Government on the said range for all purposes, from the date of the original purchase of the land up to 23rd January, 1913, and any sums remaining to be paid in any way connected with the purchase of the said range, to whom and the respective amounts thereof, the distance from the post office in the City of Ottawa to the said range, if any line of electric or other railway runs from the City of Ottawa to the said range, and what means of transportation will be provided for riflemen going to and returning from the said range. Presented 13th February, 1913—*Mr. Wilson (Laval)*.............*Not printed.*

124. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of the memorial presented to the Government during the session of 1911-12, by a delegation from the Government of Prince Edward Island asking for an increased provincial subsidy, a copy of which memorial was laid on the Table of the House by the Finance Minister last session of Parliament, but is not now apparently on the files of the House Presented 17th February, 1913.—*Mr. Hughes (Kings, P.E.I.)*.....................................*Printed for sessional papers only.*

125. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, letters, telegrams and correspondence between the Government of Canada or any member thereof, since 1st November, 1911, to the pre-

CONTENTS OF VOLUME 27—*Continued.*

sent time, with any corporation, company, party or parties, in any way relating to the Customs Tariff upon cement or to the temporary reduction made of the Customs Tariff upon cement; also for a copy of all letters and correspondence by and between members of the Government of Canada during the same period relating to the same subject, and of all papers, documents, memoranda and orders in council relative to the reduction of the Customs Tariff upon cement made by order in council since the close of the last session of parliament. Presented 17th February, 1913.—*Mr. Maclean (Halifax)*............................ ....*Not printed.*

125a. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all petitions since the 1st of October, 1911, addressed to the Governor General in Council or to any member of the government, asking for a remission and the adjustment of duty on cement, of all letters to the ministers individually on the same, of all correspondence and of all orders in council. Presented 21st February, 1913.—*Sir Wilfrid Laurier*.......................................*Not printed.*

125b. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all papers, documents, petitions, orders in council, letters and telegrams in any department of the government of Canada, or that passed between the Department of Customs and the Department of Justice or any solicitor, counsel, association, company or individual, during the past twelve months, respecting the imposition of tariff duties upon imported lumber dressed on one side and sized, or respecting the interpretation of tariff item No. 504, together with a printed copy of any stated case, appeal, factum or argument used before the Exchequer Court of Canada or the Supreme Court of Canada, in the matter of the judicial interpretation of tariff item No. 504. Presented 4th June, 1913.—*Mr. Maclean (Halifax)*
Not printed.

126. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence passing between the government or any member thereof with respect to the east half of Section 27 in township six (6) in range two (2) west of the third meridian. Presented 17th February, 1913.—*Mr. Martin (Regina)*......................*Not printed.*

127. Return to an Order of the House of the 27th January, 1913, for a return showing when the militia or regular forces was first called out in Canada since Confederation in aid of the civil authorities, how often, when and where has the same been called out since, the amount of money paid by each municipal corporation for such service in each case, what corps called out on each occasion, whether to quell strikes in each instance or for what purpose. Presented 18th February, 1913.—*Mr. Macdonald.*
Not printed.

128. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, papers, &c., concerning the application by James McKelvey, of the town of Sarnia, Ontario, for Fenian Raid Volunteer Bounty. Presented 18th February, 1913. *Mr. Macdonald*...................... ....*Not printed.*

129. Return to an Order of the House of the 10th February, 1913, for a copy of all documents, correspondence, memorandums, reports, requests for inquiries, of the appointment of commissioners and other documents, relating to the study of the causes for the depopulation of country places and the high cost of living in the eastern provinces of the Dominion. Presented 18th February, 1913.—*Mr. Paquet*..........*Not printed.*

130. Return to an Order of the House of the 9th December, 1912, for a copy of all papers, documents, memoranda and correspondence relating to the application of the Banque Internationale to the Treasury Board for a certificate for the commencement of business. Presented 18th February, 1913. *Mr. Maclean (Halifax)*..........*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

131. Return to an Order of the House of the 4th December, 1912, for a copy of all papers, documents, telegrams, reports, letters, and instructions regarding smelt and salmon fishing in the Restigouche river and the Baie des Chaleurs since October, 1911, up to date, together with copy of instructions issued to officials of the Department of Marine and Fisheries in that connection. Presented 18th February, 1913.—*Mr. Marcil (Bonaventure)*...*Not printed.*

132. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence and papers concerning the increase of salary of Mr. Sevigny, employed at the immigration office at Montreal. Presented 18th February, 1913.—*Mr. Carvell.* *Not printed.*

133. Return to an Order of the House of the 5th February, 1913, for a return showing whether any order for goods has been given by the Department of Public Works since 1st October, 1911, at Montreal, Quebec, St. John and Halifax; tenders asked for in each case; orders for goods given without tenders; names of firms, and amounts in each case. Presented 19th February, 1913.—*Mr. Macdonald*...............*Not printed.*

134. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence and other papers, in the Department of Public Works, concerning the awarding of a contract for a Welsh coal supply to the various Dominion public buildings in Montreal. Presented 19th February, 1913.—*Mr. Lemieux*....*Not printed.*

135. Return to an Order of the House of the 5th December, 1912, for a return showing how many dredging contracts were let by the Department of Public Works during the year 1911-12, the name of each tenderer and the amount of each tender. Presented 19th February, 1913.—*Mr. Lemieux*...*Not printed.*

135*a*. Return to an Order of the House of the 4th December, 1912, for a return showing the quantity by cubic yards of dredging made in the harbour of Bathurst by the dredge *Restigouche* during the months of May, June, July, August, September, October, and November of the year 1911, and during the same months in the year 1912. Presented 19th February, 1913.—*Mr. Turgeon*...*Not printed.*

135*b*. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, documents, recommendations and reports respecting the dredging Des Prairies river, the work done, depth, length and width of channel dredged, the list of men employed to perform that work, their salaries, and the amount of money spent on that work since the 1st of October, 1911, up to the 21st November, 1912. Presented 12th May, 1913.—*Mr. Wilson (Laval)*...*Not printed*

135*c*. Return to an Order of the House of the 3rd March, 1913, for a copy of all documents, letters, reports of engineers and a detailed statement of expenditure in connection with dredging at Ste. Anne de Restigouche and Cross Point, Bonaventure County. Presented 4th June, 1913.—*Mr. Marcil (Bonaventure)*......................*Not printed.*

135*d*. Return to an Order of the House of the 19th March, 1913, for a return showing the amount of dredging done by the government dredges for private parties or firms in Prince Edward Island, during the season of 1912; the names of the parties or firms for whom this dredging was done; the number of yards of material dredged for each party or firm; the class of material dredged, and the price per yard the government charged for this dredging; who measured the material dredged, and whether it was scow measurement that was made; who recommended the said dredging to be done; if the resident engineer or any engineer was consulted in regard to the measuring, and if the resident engineer or any engineer had control over the matter at all. Presented 6th June, 1913.—*Mr. Hughes (Kings, P.E.I.)*........................*Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

136. Return to an Order of the House of the 9th December, 1912, for a copy of the accounts of Jean Baptiste Lena and of his wife, for work done to the public buildings at Valleyfield, Quebec, in May, 1912; also for a copy of all correspondence, reports and documents relating to the payment in full or a part of their accounts. Presented 19th February, 1913. *Mr. Papineau*...*Not printed.*

137. Return to an Order of the House of the 4th December, 1912, for a return showing the amount of money expended in improving the channel of the Ottawa river between the city of Hull and the village of Masson. Presented 19th February, 1913.—*Mr. Devlin.* *Not printed.*

138. Return to an Order of the House of the 4th December, 1912, for a copy of all documents relating to the transferring of P. E. Amiot, resident engineer of the Department of Public Works, Bonaventure, Quebec, to the district of Chicoutimi and Saguenay, and the appointment in his stead, in Bonaventure County, of Charles E. Tache, of Chicoutimi, as resident engineer, with a copy of all the instructions given to the latter and his duties, residence and salary. Presented 19th February, 1913.—*Mr. Marcil (Bonaventure)*...................... ....*Not printed.*

139. Return to an Order of the House of the 4th December, 1912, for a copy of all petitions, correspondence, memoranda, reports, and resolutions of county or other municipal councils of Bonaventure County asking or objecting to certain public works in Bonaventure County since October, 1911, with the Minister of Public Works, or any member of the present administration, and replies made thereto. Presented 19th February, 1913.—*Mr. Marcil (Bonaventure)*..*Not printed.*

140. British Canadian Loan and Investment Company, Limited, Toronto, for year 1911.—*(Senate)*................. ....*Not printed.*

141. Claims of present fish warden, Baker Lake, County of Madawaska, N.B.—*(Senate).* *Not printed.*

141*a*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, telegrams, reports, information, convictions and other documents in the possession of the Department of Marine and Fisheries or any officer thereof relating to the prosecution in the year 1910, against George Rowlings and James Rowlings, of Musquodoboit Harbour, County of Halifax, for a violation of the fishery regulations. Presented 21st May, 1913.—*Mr. Sinclair*..*Not printed.*

141*b*. Return to an Order of the House of the 29th January, 1913, for a copy of all papers, letters, telegrams and documents or other communications, had with the Department of Marine and Fisheries or any official thereof, in regard to the prosecutions against the following parties:—Samuel Stewart, Melvin Hart, Andrew McNeil, Thomas McNeil, Hugh Malcolm, Tom Moffatt, James Waddin, Samuel Wright and Dougald Higgins, of Westville, County of Pictou, for infractions of the Fisheries Act, and of any applications or letters relative to relief from the fines imposed or the return of the same; and also of all papers, letters, and other documents relating to a charge against Rod. Martin, of Westville aforesaid, a fishery guardian, for illegal fishing and other offences. Presented 21st May, 1913.—*Mr. Macdonald*...........*Not printed.*

141*a* Claims of Messrs. Boulanger and Son, Montmagny, Quebec.—*(Senate)*....*Not printed.*

142. Copy of Report of Minister of Justice in *re* Florence Mining Company.—*(Senate).* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

143. Instruction sent to the different Lieutenant Governors of different provinces of Canada, with commissions.—(*Senate*)................ ....*Not printed.*

144. Return to an Order of the House of the 15th January, 1913, for a copy of all papers, letters, documents, telegrams, reports and opinions in relation to the claim of William Iceton, of Purcell's Cove for a return of a boat from the Department of Marine and Fisheries or any other department. Presented 20th February, 1913.—*Mr. Macdonald* ....*Not printed.*

145. Return to an Address to His Royal Highness the Governor General of the 9th December 1912, for a copy of all papers, telegrams, letters and orders in council respecting the transfer of the property known as the Police Point Reserve to the corporation of the City of Medicine Hat, Alberta. Presented 20th February, 1913.—*Mr. Buchanan.* *Not printed.*

146. Return to an Order of the House of the 29th January, 1913, for a copy of the inquiry made by F. B. Atkinson, Lévis, as to an accident that happened to the horse of Arsene Lauzier, at Amqui, County of Rimouski, on the 19th February, 1912. Presented 20th February, 1913.—*Mr. Boulay*..................................*Not printed.*

147. Correspondence, memoranda, &c., in respect to the issue of a patent for the N. ½ of S. W. ¼ of section 8, in township 49, range 26, west of the 2nd meridian, to one Arthur Donaldson, bearing date the 19th November, 1912. Presented by Hon. Mr. Roche, 20th February, 1913................. ....*Not printed.*

147*a*. Return to an Order of the House of the 12th February, 1913, for a copy of all letters, telegrams and other documents with respect to the north half of the southwest quarter of section eight (8), township forty-nine (49), range twenty-six (26), west of the second meridian, province of Saskatchewan, and the granting of a homestead entry for the said land to one Arthur Donaldson. Presented 6th June, 1913.—*Mr. Martin (Regina)*................................. ....*Not printed.*

148. Return to an Order of the House of the 12th February, 1913, for a copy of all papers, reports and other documents relating to the delay of the Indian Department in issuing patents for lands purchased from the St. Peters band of Indians, and forming part of the St. Peters Indian reserve, Manitoba. Presented 25th February, 1913. —*Mr. Oliver*......................... ....*Not printed.*

149. Return an Address to His Royal Highness the Governor General of the 27th January, 1913, for a copy of all applications addressed to the Government by the Algoma Steel Company for remission of duties on rails imported by the said company at Fort William; of all correspondence on the same, of all evidence sought and obtained by the government and supplied by the company in support of its application; and of all orders in council ordering such remission of duties. Presented 25th February, 1913.—*Sir Wilfrid Laurier*........................... ....*Not printed.*

150. Return to an Order of the House of the 24th February, 1913, for a return showing the stenographers and secretaries of the House of Commons, and the names of the members for whom each of them work. Presented 26th February, 1913.—*Mr. Boulay.* *Not printed.*

150*a*. Return to an Order of the House of the 31st March, ultimo, for a return giving the names and home addresses of the persons employed in the House of Commons as stenographers to members. Presented 1st April, 1913.—*Mr. Martin (Regina).* *Not printed.*

CONTENTS OF VOLUME 27—*Continued.*

151. Return to an Order of the House of the 16th January, 1913, for a return showing the number of bushels of grain and barrels or sacks of flour which were shipped from Montreal, Quebec, St. John, N.B., and Halifax, for twelve months preceding the 31st day of December, 1912; the kinds of each product respectively, and the quantities of said commodities at each of above points which were domestic and foreign. Presented 26th February, 1913.—*Mr. Bennett (Simcoe)*........................*Not printed.*

152. Return to an Order of the House of the 19th February, 1913, for a return showing in detail the quantity and values, respectively, of the imports and exports of Canada with Great Britain, United States, Australia and New Zealand, during the year ending 31st March, 1912, in horses, cattle, sheep, hogs, bacon, hams, fresh and salted beef, lard, tallow, mutton, canned meats, butter, cheese, eggs, poultry and apples. Presented 26th February, 1913.—*Mr. Sutherland*................................*Not printed.*

153. Return to an Address to His Royal Highness the Governor General of the 26th February, 1912, for a copy of all letters, documents and correspondence relating to action by the Government in regrd to the relief of the shareholders and depositors of the Farmer's Bank, and of the order in council appointing Sir William Meredith as Commissioner, and all correspondence in relation thereto. Presented 26th February, 1913. —*Mr. Macdonald*.......................... ....*Not printed.*

153*a*. Report of the Honourable Sir William Ralph Meredith, Kt., Commissioner appointed to make investigation into all matters connected with the Farmers Bank of Canada. Presented by Hon. Mr. White, 26th February, 1913.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 28.

(This volume is bound in three parts.)

153*b*. Report of Royal Commission authorized by orders in council dated 19th day of July, 1912, and the 5th day of August, 1912, to inquire into alleged complaints as to methods of weighing butter and cheese in Montreal, and also as to the methods of payment. Presented by Hon. Mr. Burrell, 30th May, 1913.
Printed for distribution and sessional papers.

154. Return to an Order of the House of the 27th January, 1912, for a return showing the amount of the subsidy paid to each of the four original provinces of the Dominion at Confederation, and the population on which such payment was based; the subsidy payable to each of the remaining five provinces on entering the union, and the population on which such payment was based; the sum added to the subsidy of any province as better terms, and the date which such addition was made respectively; the details of each readjustment of subsidies since 1867, and the yearly subsidy at present payable to each province, with the population on which such payment is based, and the original debt allowance, if any, respectively, placed to the credit of each province on entering the union. Presented 27th February, 1913.—*Mr. Sinclair.*
Printed for sessional papers only.

155. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence in regard to the disposition of the Marine Hospital at Pictou to the town of Pictou, or any other corporation or person. Presented 27th February, 1913.—*Mr. Macdonald*................. ....*Not printed.*

156. Return to an Order of the House of the 29th January, 1913, for a copy of all letters, tenders, contracts, papers and other documents in the possession of the Department of Marine and Fisheries relating to the making and cancellation of a contract or agreement between the said department and one Charles G. Giffin, of Isaac Harbour,

CONTENTS OF VOLUME 28.—*Continued.*

N.S., to perform certain services for the lobster hatchery at that place, and also relating to a subsequent agreement with one Philip McArthur to perform similar duties. Presented 27th February, 1913.—*Mr. Sinclair*............................*Not printed.*

157. Return to an Order of the House of the 29th January, 1913, for a copy of all papers and correspondence concerning the claim of Charles Mennier, ex-Collector of Customs at Marieville, Quebec, for rent. Presented 28th February, 1913.—*Mr. Lemieux.* *Not printed.*

158. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, correspondence, documents and reports relating to the closing of the post office at Pomket river, Antigonish County, Nova Scotia, and the cancellation of the contract for the carrying of the mail between Heatherton and Pomket river. Presented 28th February, 1913.—*Mr. Chisholm (Antigonish)*............................*Not printed.*

158*a*. Return to an Order of the House of the 27th January, 1913, for a copy of all letters, telegrams, petitions and other correspondence and documents received by the Post Office Department during the last twelve months from the honourable member for East Grey and others, relating to the closing of the post office at Harkaway, County of Grey province of Ontario, and of the proposed change in the mail service. Presented 28th March, 1913.—*Mr. Lanctot*............................*Not printed.*

159. Claims put forth by and on behalf of Indians of British Columbia—Report of James T. McKenna on.—(*Senate*)............................*Not printed.*

159*a*. Return to an Address to His Royal Highness the Governor General of the 20th January, 1913, for a copy of all correspondence between the Government of British Columbia and the Government of Canada concerning the rights and claims of the Indians in the province, and of all orders in council with regard to the same. Presented 14th May, 1913.—*Sir Wilfrid Laurier*............................*Not printed.*

159*b*. Return to an Order of the House of the 28th April, 1913, for a copy of all correspondence, reports and recommendations from Rev. R. L. Macdonald, Indian agent at Salmon River reserve, Richmond County, N.S., relating to the Indian school in said reserve; and of all correspondence and instructions from the Department of Indian Affairs to the said Indian agent, relating to the same; also a copy of all complaints, charges and reports against Miss Charlotte M. Devereaux, teacher of the said school, and of all correspondence and recommendations relating to the appointment of Earnest McNeil to succeed her, since 1st January, 1912. Presented 23rd May, 1913.—*Mr. Kyte*............................*Not printed.*

159*c*. Return to an Order of the House of the 12th May, 1913, for a copy of the last surrender and of all papers, correspondence and other documents in connection with the surrender of part of the White Bear Indian Reserve; together with a copy of all letters and telegrams referring to this surrender by officials of the Department or others, and of the authority on which this surrender was taken, the number of acres surrendered, and how disposed of. Presented 23rd May, 1913.—*Mr. Bradbury.* *Not printed.*

159*d*. Return to an Order of the House of the 30th April, 1913, for a copy of all letters, papers, memoranda and other documents, dated since 1st January, 1912, relating to the Kitsilano Indian Reserve in the City of Vancouver. Presented 23rd May, 1913.—*Mr. Oliver*............................*Not printed.*

160. Immigrants—number of, who settled in Canada, in 1911-12, and from whence.—(*Senate*). *Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

160*a*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of immigrants coming into Canada during the year ending 31st March, 1913, inspected by the government medical inspectors; the total cost of such medical inspections; the number of medical doctors employed by the government during that period; the name, salary and location of each, including those resident in Ottawa. Presented 6th June, 1913.—*Mr. Schaffner*....................................*Not printed.*

161. Correspondence with Mr. V. Steffansson concerning northern expedition. Presented by Hon. Mr. Hazen, 3rd March, 1913..*Not printed.*

161*a*. Copy of order in council No. P.C. 406 of the 22nd February, 1913, with reference to Mr. V. Steffansson's proposed northern expedition. Presented by Hon. Mr. Hazen, 10th March, 1913..*Not printed.*

162. Return to an Address to His Royal Highness the Governor General of the 25th March, 1912, for a copy of all letters, requests, petitions, orders in council and other documents in the possession of the Department of Marine and Fisheries relating to the change in the fishery regulations by which steam trawlers were prohibited from participating in the fishing bounty. Presented 3rd March, 1913.—*Mr. Sinclair.*
Not printed.

162*a*. Return to an Address to His Royal Highness the Governor General, of the 10th February, 1913, for a copy of all petitions, correspondence, reports of experts or officers, of orders in council, minutes of council, and of other papers and documents in the possession of the Department of Marine and Fisheries, or any department of the government, relating to steam trawling on the Atlantic seaboard. Presented 15th April, 1913.—*Mr. Sinclair*...*Not printed.*

163. Return to an Order of the House of the 19th February, 1913, for a copy of all correspondence, papers, accounts, vouchers, concerning the purchase and subsequent repairs of a private car by the Department of Militia and Defence, from the Canadian Northern Railway Company. Presented 3rd March, 1913.—*Mr. Lemieux.*
Not printed.

164. Return to an Order of the House of the 24th February, 1913, for a return showing separately the amount paid by the Department of Indian Affairs for medical attendance on account of the Indians on the Micmac reserve of Ste. Anne de Restigouche, Quebec, for each year from 1900 to 1913, inclusive, and to whom paid. Presented 10th March, 1913.—*Mr. Marcil (Bonaventure)*..................................*Not printed.*

165. Return to an Order of the House of the 19th February, 1913, for a copy of all correspondence, letters, telegrams and other documents relative to the sale of alleged Indian lands at Nyanza, riding of North Cape Breton and Victoria, N.S., to one Philip McDonald, such sale having taken place about the year 1877. Presented 17th March, 1913.—*Mr. McKenzie*..*Not printed.*

165*a*. Return to an Order of the House of the 7th May, 1913, for a return showing the number of acres surrendered by the Coté's Band of Indians, the number of acres sold by private sale, the number of acres still unsold; together with a copy of all letters from persons who made application for purchase of surrendered lands in Coté's reserve, or from any person on behalf of purchasers and replies thereto; and of all reports, letters or memoranda addressed to the Superintendent General of Indian Affairs, from any officer of the department respecting the private sale of said lands; also a copy of any document or documents covering the authority under which these lands were sold by private sale. and of all letters addressed to the department, or any officer of department, respecting the sale of said lands. Presented 3rd June, 1913.—*Mr. Bradbury*.................. ....*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

166. Return to an Order of the House of the 12th February, 1913, for a copy of all letters, reports and other documents received by the Minister of Labour regarding labour conditions on the Grand Trunk Pacific between Tête Jaune Cache and Fort George. Presented 17th March, 1913.—*Mr. Oliver*..................................*Not printed.*

167. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all telegrams, letters and other documents passing between the Government of Canada, or any member thereof, and the Government of the Province of Saskatchewan, or any member thereof, with respect to chapter 17 of the statutes of Saskatchewan, 1912, being an Act to prevent the employment of female labour in certain capacities. Presented 17th March, 1913.—*Mr. Martin (Regina)*......*Not printed.*

168. Return to an Order of the House of the 10th December, 1912, for a copy of all correspondence, petitions and other papers received by the Prime Minister, or any member of the government, since the 1st April, 1912, in connection with the school system established in that portion of the Keewatin Territory annexed to the province of Manitoba. Presented 17th March, 1913.—*Mr. Macdonald*..................*Not printed.*

169. Return to an Order of the House of the 29th January, 1913, for a return showing the number of accidents to lock gates or bridges on the Welland Canal during the year ending 25th November, 1912, the nature of the accidents, the amount of damage in each case and the amount recovered by the Government from vessel owners in each instance. Presented 18th March, 1913.—*Mr. Graham*........................*Not printed.*

170 Return to an Order of the House of the 3rd March, 1913, for a copy of the contract passed on the 6th day of August, 1910, between the City of Quebec and the Transcontinental Railway Commissioners, for the acquisition by the latter of the property known as Champlain Market, to be used as a station and terminals for the said railway; of all the correspondence between the said city and the present Commissioner of the said railway, with the Minister of Railways, or any other Minister, with regard to the non-execution of the said contract by the said commission. Presented 18th March, 1913.—*Sir Wilfrid Laurier*....................*Printed for sessional papers only.*

171. Return to an Order of the House of the 29th of January, 1913, for a copy of all letters, correspondence, &c., respecting the request for suspension by H. Boulay, of J. Stahl, assistant inspector of immigration on the railway. Presented 19th March, 1913.—*Mr. Boulay* ....*Not printed.*

172. Return to an Order of the House of the 17th February, 1913, for a return showing the total area of land thrown open for pre-emption and purchased homesteads in each of the provinces of Saskatchewan and Alberta since the passing of the Dominion Lands Act of 1908; also the number of acres of such lands which have been disposed of by way of pre-emptions and purchased homesteads in each of the said provinces, the amount of principal money collected on account of such lands in each of the said provinces up to 31st December, 1912, and the amount of interest collected on account of such lands in each of the said provinces to 31st December, 1912. Presented 19th March, 1913.—*Mr. Martin (Regina)*..*Not printed*

173. Return to an Order of the House of the 10th February, 1913, for a copy of all letters, correspondence, memorials and other documents received by the Right Honourable the Prime Minister and the Honourable the Minister of Justice, since the 1st day of January, 1912, relating to the request by county court judges for an increase of salary and for an amendment to the Judges Act with respect to retiring allowances. Presented 26th March, 1913.—*Mr. Proulx*......................................*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

174. Return to an Order of the House of the 13th February, 1913, for a return showing the names of the keepers in Portsmouth penitentiary, and their religious belief; the names of any of the said keepers who may have been dismissed, the date, charges and on whose recommendation were they reinstated. Presented 28th March, 1913.—*Mr. Edwards*.................. ....*Not printed.*

174a Return to an Order of the House of the 13th February, 1913, for the name of the discipline officer in charge of each of the following departments in Portsmouth penitentiary, the date when each was first appointed on the penitentiary staff, the date to his present position, and the religious belief of each: Quarry, farm, warden's residence and grounds, blacksmith shop, bath room and laundry, stone shed, tailor and shoe shop, changing room, stone pile, sewage plant, asylum ward, cell wings, library and Roman Catholic and Protestant chapels, hospital, shop dome, carpenter, tin and paint shop, and prison of isolation. Presented 28th March, 1913.—*Mr. Edwards.* *Not printed.*

175. Return to an Order of the House of the 17th February, 1913, for a copy of all statements of account for salary or remuneration to the Commissioner, and his expenses, for witness fees and all other expenses in connection with the investigations by Commissioner Duchemin, of the following persons in Antigonish County namely: Patrick M. Decoste, deckhand SS. *Scotia*, Harbour au Boucher; William R. Fougère, sectionman, Harbour au Bouche; Allen Kinney, sectionman, Linwood; Hubert Myatte, sectionman, Tracadie; John McDonell, sectionman, Afton Station; John W. Malanson, sectionman, Afton; James Armstrong, sectionman, Heatherton; Charles Landry, sectionman, Pomket; William S. Landry, section foreman, Pomket; Colin McDonald, sectionman, James River; Archibald Chisholm, station agent, Heatherton; Joseph Benoit, station agent, Pomket; Alex. R. McAdam, fishery officer, Malignant Cove; Alex. McDonald, sub-collector, Doctors Brook; Charles L. Gass, sub-collector, Bayfield; Jeffrey M. Crispo, sub-collector, Harbour au Bouche; Hugh R. McAdam, postmaster, Arisaig; Thomas J. Sears, postmaster, Lochaber, Charles L. Gass, postmaster, Bayfield; and Joseph P. Benoit, postmaster, Pomquet; also the expenses in detail, of and incidental to the investigation by said Commissioner Duchemin of the charges made against John J. McDonald, postmaster, McArra's Brook; Archibald Stewart, section foreman, Harbour au Bouche; Ronald McFarlane, section foreman, Williams Point; Henry Williams, sectionman, Marshy Hope; and John W. McInnes, bridge foreman Intercolonial Railway, Antigonish. Presented 26th March, 1913.—*Mr. Chisholm (Antigonish)*.................. ....*Not printed.*

175a. Return to an Order of the House of the 28th April, 1913, for a return showing the date of the appointment of H. P. Duchemin, Investigating Commissioner for Eastern Nova Scotia; the number of days he has been employed by the government since the appointment; the gross amount paid to Mr. Duchemin as an allowance for his services, excluding travelling expenses or other outlay; the amount which has been paid to Mr. Duchemin to date for travelling expenses, living expenses, witness fees, and other sundry expenses, respectively. Presented 21st May, 1913.—*Mr. Sinclair.* *Not printed.*

176. Return to an Order of the House of the 4th December, 1912, for a copy of the report or reports made by C. E. Taché, resident engineer of Bonaventure County, Quebec, on public works existing or asked for in that constituency since October, 1911, up to date. Presented 28th March, 1913.—*Mr. Marcil (Bonaventure)*..................*Not printed.*

177. Return to an Order of the House of the 6th February, 1913, for a return showing what properties within the area north of Wellington street and west of Bank street, in the City of Ottawa, have been purchased or acquired by the Government; from whom the said purchases were made, and the price paid, or agreed to be paid, in each case; the

CONTENTS OF VOLUME 28.—*Continued.*

number of said properties not yet paid for, the names of the owners thereof, and amount, if any, in dispute in each case; the names of the persons who were employed in any capacity, or for any purpose, in connection with the purchase of the said properties, and the terms of their employment; the amount which has been paid to each, and further amounts to be paid to such persons, giving their respective names; whether the Government has employed any persons or agents to collect rent from the tenants or occupants of any of the said properties, if so, the names of such rent collectors, for what period employed, and amount by way of salary, fees, or commission, paid to each; the total amount paid by the Government up to 31st January, 1913, in connection with the purchase or acquisition of the said properties. Presented 28th March, 1913.—*Mr. Murphy* ....*Not printed.*

178. Return to an Order of the House of the 24th January, 1913, for a copy of all correspondence between the Minister of Public Works and H. Morel, M.P.P., for East Nipissing, in any way relating to the construction of a road or highway from North Bay to Sturgeon Falls, Ontario; and of all petitions, correspondence, surveys, and engineers' reports in any way connected with the building of the said road or highway. Presented 28th March, 1913.—*Mr. Murphy*...................................*Not printed.*

179. Return to an Order of the House of the 4th December, 1912, for a copy of all pay-lists, letters, documents, telegrams and other papers in connection with the expenditures made on Brulé wharf in the County of Colchester during the last two years. Presented 28th March, 1913.—*Mr. Macdonald*..................................*Not printed.*

179*a*. Return to an Order of the House of the 10th December, 1912, for a copy of all papers, documents, tenders and correspondence relating in any way to the construction of a wharf at Kraut Point, Lunenburg County, N.S. Presented 28th March, 1913.—*Mr. Maclean (Halifax)*...................... ....*Not printed.*

180. Return to an Order of the House of the 29th January, 1913, for a copy of all correspondence, papers, &c., concerning the application made by the Eastern Canada Power Company, with a view to raise the head of the River St. Lawrence in the vicinity of Coteau, Cedar, Split Rock and Cascade rapids to the level of the water in Lake St. François. Presented 28th March, 1913.—*Mr. Lemieux*...................*Not printed.*

181. Return to an Order of the House of the 4th December, 1912, for a copy of all correspondence, letters and telegrams addressed by the Conservative candidate in the County of Gloucester at the election of 21st September, 1911, to the Minister of Public Works from the day he took his oath of office, on 10th October, 1911, up to the 31st December, of the same year, on the subject of public works then under construction in the said county. Presented 28th March, 1913.—*Mr. Turgeon*......*Not printed.*

182. Return to an Order of the House of the 10th March, 1913, for a return showing the number of men of the R. C. regiment at Aldershot, during the summer of 1912, previous to the regular militia camp; date of going into camp; number there during said time; whether tenders for supplies for these men were called for; number of tenders received and from whom; if any contracts were awarded on said tenders and, if not, what was done with the said tenders; how and from whom were supplies for these men obtained; the prices paid during said time per pound respectively, for meat, sugar, butter, tea, coffee bacon, bread, and how much per bushel for vegetables; the cost per ration for supplies for said men of the R. C. regiment at Aldershot camp during the time aforesaid; the cost per ration for supplies to the regular militia camp under contract during the annual drill in the fall of 1912. Presented 28th March, 1913.—*Mr. Kyte*...*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

183. Report on wholesale prices in Canada, 1912, by R. H. Coats, B.A., F.S.S., editor of the *Labour Gazette.* Presented by Hon. Mr. Crothers, 28th March, 1913....*Not printed.*

184. Area of territories added to Ontario and Quebec, by Statutes of 1912.—(*Senate*). *Not printed.*

185. Relating to recent increase in prices charged Canadian fishermen for manilla cord.—(*Senate*)..*Not printed.*

186. Report of the Pilotage Commission of Quebec. Presented by Hon. Mr. Hazen, 28th March, 1913..*Not printed.*

187. Return to an Order of the House of the 26th February, 1913, for a copy of all memoranda, letters, papers, telegrams and other documents in the possession of the Department of the Interior relating to the S. W. 36-16-27, W. 2. Presented 31st March, 1913. —*Mr. Knowles*..*Not printed.*

187*a*. Return to an Order of the House of the 3rd March, 1913, for a copy of all correspondence, telegrams and other papers in connection with the southwest ¼ of 4-9-14 west of 2nd meridian. Presented 10th April, 1913.—*Mr. Bradbury*...............*Not printed.*

187*b*. Return to an Order of the House of the 26th March, 1913, for a copy of all papers, letters, memoranda and other documents relating to the northwest of 30-25-7-2. Presented 25th April, 1913.—*Mr. Oliver*..*Not printed.*

187*c*. Return to an Order of the House of the 3rd March, 1913,—1. For a copy of all correspondence and other papers in connection with the disposal of the following lands and the claim of James W. Brown in connection with these lands:—

Part of S.E. ¼ section 21-20-21-W. 2nd meridian, area $^{5}/_{100}$ths acre.
Part of N.E. ¼ section 21-20-21-W. 2nd meridian, area $^{116}/_{100}$ths acre
Part of S.E. ¼ section 20-20-21-W. 2nd meridian, area 80 acres.
Part of S.W. ¼ section 28-20-21-W. 2nd meridian, area $72^{42}/_{100}$ths acres.
Whole of S.E. ¼ section 28-20-21-W. 2nd meridian, area 160 acres.
Whole of N.E. ¼ section 32-20-21-W. 2nd meridian, area 160 acres.
Part of S.E. ¼ section 32-20-21-W. 2nd meridian, area 80 acres.
Whole of N.W. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.
Whole of S.E. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.
Part of N.E. ¼ section 5-21-21-W. 2nd meridian, area $123^{85}/_{100}$ths acres.
Whole of S.W. ¼ section 5-21-21-W. 2nd meridian, area 160 acres.

2. Also of all papers in connection with the disposal of the whole of the northwest quarter-section 22-20-21, west of the second meridian; and part of S.W. ¼, 2-20-21-W. of the second meridian; and of all correspondence and papers in connection with Alexander Hurst Brown's claim *re* these lands. Presented 30th April. 1913.—*Mr. Bradbury*..*Not printed.*

187*d*. Return to an Order of the House of the 9th April, 1913, for a copy of all letters, papers, telegrams and other documents in connection with the sale of the N.W. quarter-section 29-10-18-W. Presented 13th May, 1913.—*Mr. Turriff*......*Not printed.*

187*e*. Return to an Order of the House of the 28th April, 1913, for a copy of all letters, memoranda and other documents relating to the northeast quarter of 14-75-15-5, during the years 1911, 1912, and 1913 to date. Presented 13th May, 1913.—*Mr. Oliver.* *Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

187*f*. Return to an Order of the House of the 31st March, 1913, for a copy of all papers, telegrams, applications, and other documents in connection with the S.W. 2-19-20, west 2nd M. Homestead, patented 3rd June, 1892; the S. ½ of N.E. 20-20-21, west 2nd M. patented 11th October, 1904, N.W.H.B., as assignee of Edward Boucher; the S.E ¼ of 22-20-21, west 2nd M., N.W.H.B., patented 22nd September, 1900, as assignee of Louis McGillies; the S.E. ¼ of 28-20 21, west 2nd M., N.W.H.B., patented 26th August, 1901, as assignee of J. Bte. Fagant, jr., and the E. ½ of S.E. ¼ of 32-20-21, west 2nd M., N.W.H.B., patented 11th September, 1901, as assignee of Jos. Alexander; and of all papers in connection with any claims of G. W. Brown or others in connection with these lands. Presented 3rd June, 1913.—*Mr. Bradbury*....................*Not printed.*

187*g*. Return to an Order of the House of the 31st March, 1913, for a copy of all papers, telegrams, applications and other documents regarding the S.W. ¼, 28-20-21, west 2nd M., N.W.H.B., patented 1st March, 1909, as assignee of Norbert Bellehumeur; and the W. ½ of S.E. ¼, 32, 20, 21, west 2nd M., N.W.H.B., patented 1st March, 1909, as assignee of Norbert Bellehumeur; and of all papers in connection with any claims by Norman McKenzie or others against the Government in connection with these lands. Presented 4th June, 1913.—*Mr. Bradbury*..................................*Not printed.*

188. Return to an Order of the House of the 10th March, 1913, for a copy of all correspondence or communication of any kind between the Department of Insurance at Ottawa and the Department of Insurance at Toronto since June, 1907, touching the transfer of the Canadian Guardian Life Insurance Company from the jurisdiction of the Insurance Department at Ottawa to that of the jurisdiction of the Insurance Department at Toronto; of all correspondence, if any, between the Insurance Department at Ottawa and the *Saturday Night*, newspaper of Toronto, touching the affairs of the Canadian Guardian Life Insurance Company or the International Insurance Company, Limited; and of all correspondence and other communications between the Department of Insurance at Ottawa and the Government of the province of Alberta in reference to the affairs of the Canadian Guardian Life Insurance Company or the International Insurance Company, Limited. Presented 31st March, 1913.—*Mr. German.*
Not printed.

189. Copy of an Order in Council, &c., respecting a contribution of $30,000 to assist in alleviating the distress of the sufferers by the disastrous cyclone which swept over the City of Regina and its vicinity. Presented by Hon. Mr. White, 31st March, 1913.
Not printed.

190. Copy of correspondence respecting the Treaty of Commerce and Navigation between the United Kingdom and Japan. Presented by Hon. Mr. Borden, 1st April, 1913.
Printed for sessional papers only.

190*a*. From Imperial Consulate General of Japan for the Dominion of Canada. The undersigned, His Imperial Majesty's Consul General at Ottawa, duly authorized by His Government, has the honour to declare that the Imperial Japanese Government are fully prepared to maintain with equal effectiveness the limitation and control which they have since 1908 exercised in the regulation of emigration from Japan to Canada. 11th April, 1913. Presented by Hon. Mr. Borden, 11th April, 1913........*Not printed.*

191. Copy of the order in council in connection with the appointment of a Commission to inquire into the claims of the province of British Columbia for exceptional treatment. Presented by Hon. Mr. Borden, 1st April, 1913.......*Printed for sessional papers only.*

191*a*. Memorandum *re* British Columbia's claims for special consideration. Presented by Hon. Mr. Borden, 1st April, 1913......................*Printed for sessional papers only.*

CONTENTS OF VOLUME 28.—*Continued.*

191*b*. Copies of orders in council, &c., relating to the appointment of commissioners to adjust all matters relating to Indian lands and Indian affairs generally in the province of British Columbia. Presented by Hon. Mr. Borden, 17th April, 1913. *Not printed.*

191*c*. Report of the Royal Commission appointed to inquire into and report upon the law respecting pilotage and its administration in the pilotage districts of Montreal and Quebec; and what changes, if any, are desirable therein; and also, a letter addressed to the Minister of Marine and Fisheries from Mr. Ajutor Lachance, one of the commissioners. Presented by Hon. Mr. Hazen, 18th April, 1913................*Not printed.*

191*d*. Report of Royal Commission on Industrial Training and Technical Education, Parts I, II, III. and IV. Presented by Hon. Mr. Crothers, 4th June, 1913. *Printed for distribution and sessional papers.*

192. Return to an Order of the House of the 24th February, 1913, for a copy of all memoranda, letters, papers and documents relating to the setting apart of a forest reserve on the north side of the Saskatchewan river opposite the City of Prince Albert. Presented 2nd April, 1913.—*Mr. Oliver*..*Not printed.*

192*a*. Return to an Order of the House of the 26th February, 1913, for a copy of all memoranda, reports, letters, and other documents of any kind in the possession of the Department of the Interior relating to the suitability for forest reserve or for homesteading purposes, of the whole or any part of townships 24 and 25, range 27, west of the first meridian, now forming part of the Riding Mountain Forest Reserve. Presented 11th April, 1913.—*Mr. Oliver*..*Not printed.*

193. Return to an Order of the House of the 10th February, 1913, for a copy of all correspondence exchanged between the Department of Marine and Fisheries and the member for Temiscouata, and all other persons, respecting the placing of a light or line of lights on wharf at Ile Verte, County of Temiscouata. Presented 4th April, 1913.—*Mr. Paquet* ....*Not printed.*

194. Copy of a report of the Committee of the Privy Council, approved by His Excellency the Administrator, on the 5th April, 1913, relative to a contract for an ocean mail, passenger and freight steamship service between Canada and Great Britain and Great Britain and Canada, together with the articles of agreement for the said service. Presented by Hon. Mr. Pelletier, 7th April, 1913............................*Not printed.*

195. Return to an Order of the House of the 10th March, 1913, for a statement showing the total volume of trade, in import and export, respectively, between Canada and Newfoundland for each year during the period from the 1st day of January, 1896, to the 1st day of January, 1913, and of what the said trade consisted of each year.

2. The volume of trade between Newfoundland and the West Indian Islands, included in the West Indian trade agreement with Canada, dated the 9th day of April, 1912, during the years 1909, 1910, 1911 and 1912, in import and export, and of what the said import and export consisted of each year. Presented 10th April, 1913.—*Mr. McKenzie.* *Not printed.*

195*a*. Supplementary return to an Order of the House of the 10th March, 1913, for a statement showing the total volume of trade, in import and export, respectively, between Canada and Newfoundland for each year during the period from the 1st day of January, 1896, to the 1st day of January, 1913, and of what the said trade consisted of each year.

CONTENTS OF VOLUME 28.—*Continued.*

2. The volume of trade between Newfoundland and the West Indian Islands, included in the West Indian trade agreement with Canada, dated the 9th day of April, 1912, during the years 1909, 1910 1911 and 1912, in import and export, and of what the said import and export consisted of each year. Presented 21st April, 1913.—*Mr. McKenzie* ....*Not printed.*

196. Return to an Order of the House of the 9th December, 1912, for a copy of all letters, telegrams, and correspondence referring in any way to the purchase or leasing of the property in Antigonish, N.S., now in use as a gun shed or store house for the equipment of the 18th Field Battery of Artillery. Presented 14th April, 1913.—*Mr. Chisholm (Antigonish)*.................... ....*Not printed.*

197. Return to an Order of the House of the 19th March, 1913, for a copy of all tenders asking for the construction of a drill hall at Fernie, B.C., of all correspondence concerning the awarding of the contract, and of all correspondence and documents regarding said tender and contract. Presented 14th April, 1913.—*Sir Wilfrid Laurier.* *Not printed.*

197*a*. Supplementary return to an Order of the House of the 19th March, 1913, for a copy of all tenders asking for the construction of a drill hall at Fernie, B.C., of all correspondence concerning the awarding of the contract, and of all correspondence and documents regarding said tender and contract. Presented 6th June, 1913.—*Sir Wilfrid Laurier*......................... ....*Not printed.*

198. Return to an Order of the House of the 24th February, 1913, for a copy of all correspondence and documents between the government of Canada or any officer thereof, and one Miss Mastin, of England, relating to a presentation of certain chinaware and other curiosities, made to the Government by the said Miss Mastin, in memory of the defeat at the polls of the agreement relating to reciprocity with the United States. Presented 14th April, 1913.—*Mr. Sinclair*....................................*Not printed.*

199. Return to an Order of the House of the 19th March, 1913, for a return showing the names, professions or occupations, residences, the date of appointment, and the salary in each case, of all correspondents of the *Labour Gazette,* and also the number of changes made in that particular for the year 1912. Presented 22nd April, 1913.—*Mr. Verville* ....*Not printed.*

200. Return to an Order of the House of the 28th March, 1913, for a return showing the amount of seed grain supplied to settlers in Peace River during the year 1912; the amount of seed grain being provided for settlers in Peace River during 1913; who distributed the seed grain supplied in 1912 and who is authorized to distribute seed grain in 1913; under what conditions seed grain was supplied during 1912, and those proposed for 1913; if provisions were supplied during 1912, what the conditions were and who gave out the supplies; if it is intended to supply provisions in 1913, what conditions will be given and who will give them out. Presented 25th April, 1913.—*Mr. Oliver* ....*Not printed.*

201. Return to an Order of the House of the 7th April, 1913, for a copy of all documents in the Department of the Interior prior to the issue of the Crown patents relating to Lot No. 217 of the Hudson Bay Company Survey, in the parish of St. John, Winnipeg. Presented 25th April, 1913.—*Mr. Proulx*....................................*Not printed.*

202. Return to an Order of the House of the 31st March, 1913, for a copy of all correspondence claims and reports with reference to compensation claimed by owners of horses attached to the 10th Field Battery at Camp Petawawa in the summer of 1912, by rea-

CONTENTS OF VOLUME 23.—*Continued.*

son of damage or disease contracted while in the service; also of all such claims paid, the amounts in each case, and the persons to whom paid. Presented 25th April, 1913.—*Mr. Carvell*.............................. ....*Not printed*

203. Return to an Order of the House of the 11th December, 1912, for a copy of all papers, documents, pay-rolls, accounts, receipts, and correspondence in connection with all expenditures of money made in 1912 upon the Petite Rivière breakwater, Lunenburg County, Nova Scotia. Presented 29th April, 1913.—*Mr. Maclean (Halifax).* *Not printed.*

203a. Return to an Address to His Royal Highness the Governor General of the 9th December, 1912, for a copy of all advertisements, tenders, contracts, orders in council, letters, correspondence, &c., relating to the construction of a wharf or breakwater at Seaforth, Halifax County, N.S. Presented 29th April, 1913.—*Mr. Maclean (Halifax).* *Not printed.*

203b. Return to an Order of the House of the 20th March, 1912, for a copy of all documents, letters, correspondence, petitions, reports, &c., addressed to the Department of Public Works since the 21st September last on the subject of a wharf now under construction at St. Croix, in the County of Lotbinière, province of Quebec. Presented 29th April, 1913.—*Mr. Fortier*.............................. ....*Not printed.*

203c. Return to an Order of the House of the 19th March, 1913, for a return showing whether the repairs to Red Point wharf, Lot 48, Prince Edward Island, have been completed; if the work was done by tender or by day labour; if by tender, with whom the contract was made; if by day labour, the number of superintendents, inspectors, or overseers employed, their names, the number of days each did work, and the wages per day paid to each; the number of men employed, their names, the number of days each did work and the wages per day paid to each; who supplied the materials; the amount of each kind or class used, and the price paid for each kind or class; the total amount paid for materials, wages and cost of the work. Presented 2nd May, 1913.—*Mr. Hughes (Kings, P.E.I.)*...*Not printed.*

203d. Return to an Order of the House of the 31st March, 1913, for a copy of all documents, papers, correspondence, representations, &c., relating to the purchase of land at Digby, Nova Scotia, for the purpose of a site for a public wharf. Presented 2nd May, 1913.—*Mr. Maclean (Halifax)*...*Not printed.*

203e. Return to an Order of the House of the 19th March, 1913, for a return showing whether the repairs to Southport wharf, Lot 48, Prince Edward Island, have been completed; if the work was done by tender or by day labour; if by tender, with whom the contract was made; if by day labour, the number of superintendents, inspectors, or overseers employed, their names, the number of days each did work, and wages per day paid to each; the number of men employed, their names, the number of days each did work and the wages per day paid to each; who supplied the materials; the amount of each kind or class used and the price paid for each kind or class; the total amount paid for materials, wages and cost of the work. Presented 2nd May, 1913.—*Mr. Hughes (Kings, P.E.I.)*...*Not printed.*

203f. Return to an Order of the House of the 11th December, 1912, for a copy of all accounts, correspondence, telegrams, complaints and other documents in possession of the Department of Public Works, in relation to the expenditure of moneys on harbour improvements at Grand Etang, during the year 1911-12. Presented 13th May, 1913.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

203*g*. Return to an Order of the House of the 7th April, 1913, for a copy of all documents, correspondence, &c., relating to the purchase by the Department of Public Works of a certain quantity of timber for the construction of a wharf at St. Germain de Kamouraska, the said purchase having been made, as alleged, from Murray Castonguay during the year 1912. Presented 26th May, 1913. *Mr. Lapointe (Kamouraska). Not printed.*

203*h*. Return to an Order of the House of the 29th January, 1913, for a copy of all letters written to the Honourable Minister of Public Works, or to any officer of the Public Works Department, or to any member of the government since 10th October, 1911, by G. A. R. Rowlings, John S. Wells and S. R. Griffin, relating to the construction of public works, County of Guysborough, N.S., also a copy of the replies to the same. Presented 29th May, 1913.—*Mr. Sinclair*..*Not printed.*

203*i*. Return to an Order of the House of the 7th May, 1913, for a copy of all correspondence exchanged between the Postmaster General and M. Isidore Belleau, of Quebec, in connection with improvements contemplated in Quebec harbour. Presented 2nd June, 1913.—*Mr. Carvell*..*Not printed.*

203*j*. Return to an Order of the House of the 28th April, 1913, for a copy of all papers, documents, pay-rolls, receipts, accounts, correspondence, &c., relating to repairs made upon the breakwater at Petite Rivière, Lunenburg County, N.S., in the year 1912. Presented 6th June, 1913.—*Mr. Maclean (Halifax)*..........................*Not printed.*

204. Return to an Order of the House of the 4th March, 1912.—1. For a copy of all reports of engineers from 1874 to 1900, relating to the most suitable site in the harbour of Quebec for the construction of a dry dock.

2. Of all correspondence exchanged on the subject of a choice of a site for the dry dock now existing at St. Joseph de Lévis, at the time of its construction.

3. Of engineers reports, plans, maps and bearings relating to the construction of a new dry dock in the port of Quebec since 1900.

4. Of all correspondence exchanged between the different companies and the government relating to the construction of a new dry dock in the port of Quebec, since 1909.

5. Also for the production of all documents submitted by the different companies who have asked for the government grant provided by the Dry Dock Subsidies Act. Presented 29th April, 1913.—*Mr. Béland*..*Not printed.*

204*a*. Dry dock of Lévis. Report of Mr. Charles Smith against Sampson, et al.—(*Senate*). *Not printed.*

204*b*. Return to an Address to His Royal Highness the Governor General of the 19th March, 1913, for a copy of all orders in council, plans and estimates, correspondence, papers and inquiries respecting the construction of a dry dock at Quebec or Lévis or in the port or harbour of Quebec. Presented 6th June, 1913.—*Mr. Lachance....Not printed.*

205. Return to an Order of the House of the 9th April, 1913, for a copy of the petition of the Restigouche Fishermen's Association to the Minister of Marine and Fisheries asking for the removal of Mr. M. M. Mowat, head guardian of the Restigouche Riparian Association as Dominion fishery officer, and the answer thereto. Presented 2nd May, 1913.—*Mr. Marcil (Bonaventure)*..*Not printed.*

206. Return to an Order of the House of the 13th February, 1913, for a return showing the name of the company who has the contract for the electric lighting of the government buildings and grounds in Ottawa, date of contract and period, on what notice can contract be cancelled, price paid per kilowatt hour for electric lighting, names of

CONTENTS OF VOLUME 28.—*Continued.*

buildings lighted, cost of lighting each per year, rate for electric lighting if a combined power and light rate, price for current for power purposes, if lamps are not free, price paid for the carbon and tungsten lamps renewed, are lamps marked so as to be identified as belonging to the government buildings, number of electric lamp renewals paid for during the last fiscal year, where required, number of carbon and tungsten lamps respectively in use in the several buildings and the candle power or wattage of the same. Presented 2nd May, 1913.—*Mr. Wilson (Wentworth)*
Not printed.

207. Return to an Order of the House of the 17th February, 1913, for a copy of all correspondence, letters, telegrams, petitions, memoranda, reports, tenders, deposits, recommendations and all other documents of any nature whatsoever bearing on or having relation to the erection of a public building in the city of Three Rivers, P.Q., since the 11th day of October, 1911, to date. Presented 2nd May, 1913.—*Mr. Bureau.*
Not printed.

207*a*. Return to an Order of the House of the 26th May, 1913, for a copy of all papers, letters, and documents relating to the construction of a public building in the town of Laurentides, County of L'Assomption. Presented 4th June, 1913.—*Mr. Seguin.*
Not printed.

207*b*. Return to an Order of the House of the 2nd April, 1913, for a copy of all correspondence, letters, telegrams, contracts, tenders and reports of government inspector, in relation to the work and repairs on the public building at North Sydney during the year 1912, and particularly the inspector's report on the damages caused by fire during the construction of said works and repairs; and also a copy of the tenders of Henry Lovell, for the above work. Presented 6th June, 1913.—*Mr. McKenzie.*
Not printed.

207*c*. Return to an Order of the House of the 27th January, 1913, for a copy of all telegrams, letters, documents and plans relative to the purchase or acquirement of land for the purpose of erecting a public building in Stellarton, Nova Scotia, in the year 1912. Presented 6th June, 1913.—*Mr. Macdonald*................................*Not printed.*

208. Return to an Order of the House of the 24th February, 1913, for a return showing the names of the buildings occupied by the Government as public offices, which are under rent, excepting the Centre, East, West and Langevin Blocks; the street on which each of these offices is situated and the number of the street in each case. Presented 2nd May, 1913.—*Mr. Boulay*................................*Not printed.*

209. Return to an Order of the House of the 11th December, 1912, for a copy of all accounts, correspondence, telegrams, complaints and other documents in possession of the Department of Public Works, relating to the construction of telegraph lines during the year 1911-12, from South West Margaree to Scotsville, from Scotsville to North Ainslee; from Scotsville to South Lake Ainslee and Whycocomagh; from Little Narrows to Whycocomagh; from Rossville to Big Intervale and from Rossville to the Victoria County Boundary Line, all in the County of Inverness. Presented 2nd May, 1913.—*Mr. Chisholm (Inverness)*................................*Not printed.*

210. Correspondence in connection with the area or areas prescribed for mange in British Columbia.—(*Senate*)................................*Not printed.*

211. Report made by the Central Railway of Canada to the Railway Department.—(*Senate*).
Not printed.

CONTENTS OF VOLUME 28.—*Continued.*

212. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of all orders in council, letters, telegrams and of all other official documents of any kind in the possession of the Department of Customs, relating to the seizures of twenty horses from John Gobel, for smuggling them across the United States boundary near Coutts, or Writing-on-Stone, between the 20th and 28th of February, 1911. Presented 5th May, 1913.—*Mr. MacNutt*..............*Not printed.*

213. Return to an Address to His Royal Highness the Governor General of the 10th February, 1913, for a copy of all orders in council, letters, telegrams and of all other official documents of any kind in the possession of the Department of the Interior, relating to sale of school lands which have been held in the provinces of Alberta and Saskatchewan since the 12th day of October, 1911. Presented 7th May, 1913.—*Mr. McCraney*..........................*Not printed.*

213*a*. Return to an Order of the House of the 2nd April, 1913, for a return showing by quarter-section, or fraction of quarter-section, all school lands sold in Manitoba, Saskatchewan and Alberta during the calendar year 1912; the price per acre at which each separate parcel was sold; the name and address of each purchaser; a list of all school lands sold at above sales which have since been cancelled; the price at which each parcel of said cancelled lands were sold, with the names and addresses of purchasers of each parcel of said lands sold and subsequently cancelled. Presented 23rd May, 1913.—*Mr. Turriff*..........................*Not printed.*

213*b*. Return to an Order of the House of the 12th February, 1913, for a return showing all school lands sold in the province of Saskatchewan in 1912, giving each parcel of land sold, the name and address of each purchaser, the date and place of sale, the name of the auctioneer at each sale, and any assignments of contracts of purchase of which the government has notice, and a copy of all correspondence passing between the Government, or any member thereof, and the Government of the province of Saskatchewan or any member thereof, with respect to the sale of school lands in the said province. Presented 6th June, 1913.—*Mr. Martin (Regina)*..........................*Not printed.*

214. Return to an Order of the House of the 9th April, 1913, for a copy of all petitions, affidavits, specifications, plans, drawings, claims, certificates, papers and patent rights in the Department of Agriculture or the Patents Branch thereof, with respect to Patent Number 142823. Presented 7th May, 1913.—*Mr. Carvell*............*Not printed.*

215. Return to an Order of the House of the 28th April, 1913, for a copy of all memorials, petitions, and letters, addressed to or sent by the Minister of Agriculture, or on his behalf, in connection with the establishment of an agricultural school, model farm or demonstration station at New Carlisle, Quebec. Presented 9th May, 1913.—*Mr. Marcil (Bonaventure)*..........................*Not printed.*

216. Return to an Order of the House of the 28th April, 1913, for a copy of all telegrams, correspondence, returns, &c., between the Department of Agriculture, and any other person or persons, requesting recently that the Veterinary Director General of Canada visit Nova Scotia. Presented 9th May, 1913.—*Mr. Maclean (Halifax).* *Not printed.*

217. Extent to which the Franking privilege is used by the several provinces in Canada for statistics.—*(Senate)*..........................*Not printed.*

218. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries and other documents relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Rathwell and Erratt in the Moosejaw land district. Presented 16th May, 1913.—*Mr. Knowles*....................*Not printed.*

CONTENTS OF VOLUME 28.—*Continued.*

218*a*. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Brandt, Balfour, Ouelette and Sipes, in the Regina land district. Presented 16th May, 1913.—*Mr. Martin (Regina)........Not printed.*

218*b*. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspectors Brandt, Balfour, Ouelette and Sipes during the months of June and July, 1912. Presented 16th May, 1913.—*Mr. Martin (Regina). Not printed.*

218*c*. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspector Miller of the Moosejaw land district during the months of June and July, 1912, together with a copy of all reports, proceedings, diaries and other documents, showing the work performed during the said time by the said homestead inspector. Presented 16th May, 1913.—*Mr. Knowles............Not printed.*

218*d*. Return to an Order of the House of the 29th January, 1913, for a copy of all diaries and other documents relating to and showing the work performed during the months of June and July, 1912, by Homestead Inspectors Shields and McLaren, in the Swift Current lands district. Presented 23rd May, 1913.—*Mr. Knowles........Not printed.*

218*e*. Return to an Order of the House of the 29th January, 1913, for a return showing the expenses of Homestead Inspectors Shields, McLaren, Erratt and Rathwell, during the months of June and July of 1912. Presented 26th May, 1913.—*Mr. Knowles. Not printed.*

219. Return to an Order of the House of the 26th March, 1913, for a copy of all papers, memoranda, and instructions relating to a certain area of land on the bank of Little Manitou Lake, Saskatchewan, recently transferred to the town of Waterbus, for park purposes. Presented 16th May, 1913.—*Mr. Oliver..........................Not printed.*

220. Return to an Order of the House, of the 4th December, 1912, for a copy of all correspondence and other documents in the possession of the Department of Public Works relating to the proposed interprovincial bridge between Hawkesbury, Ontario, and Grenville, Quebec. Presented 26th May, 1913.—*Mr. Proulx................Not printed.*

221. Return to an Order of the House of the 1st April, 1913, for a copy of all complaints, charges, evidence and reports in connection with the investigation held at Aldershot, N.S., in September, 1912, relating to the alleged thefts of property from the militia camp. Presented 26th May, 1913.—*Mr. Kyte..............................Not printed.*

221*a*. Return to an Order of the House of the 21st April, 1913, for a copy of all notices, tenders, contracts and correspondence relating to the supplying of ice for the military comp at Aldershot, N.S., for 1913, and of all correspondence relating to the source of such ice supply. Presented 26th May, 1913.—*Mr. Kyte..................Not printed.*

222. Return to an Order of the House of the 17th February, 1913, for a copy of all letters, proposals, tenders, memoranda, papers and documents in the possession of the Department of Trade and Commerce, or any department of the Government, bearing date since 1st December, 1912, relating to steamship service between Canada and the West Indies. Presented 27th May, 1913.—*Mr. Maclean (Halifax)................Not printed.*

222*a*. Return to an Order of the House of the 2nd April, 1913, for a copy of all correspondence, petitions, letters, telegrams, and other documents in the Department of Trade and Commerce, or any department of the Government, relating to the SS. service,

CONTENTS OF VOLUME 28.—*Continued.*

between Mulgrave, County of Guysborough and Cheticamp, Inverness County, during the years 1910-11, 1911-12, and 1912-13, and the service to be continued during the year 1913-14. Presented 27th May, 1913.—*Mr. Chisholm (Inverness)*............*Not printed.*

223. Return to an Order of the Senate calling upon the Clerk of the House to furnish a statement showing the number of Bills passed by the House of Commons since Confederation, which have been:—1. Amended by the Senate. 2. Rejected by the Senate. 3. Amended by the Senate and accepted by the Commons.—(*Senate*)......*Not printed.*

224. Return to an Order of the House of the 14th May, 1913, showing whether a contract was passed by the Post Office Department in the year 1911, for the use of stamp vending machines, the terms of said contract, the date, and by whom signed. Presented 2nd June, 1913.—*Mr. Lemieux*..*Not printed.*

225. Ordinances of the Yukon Territory, passed by the Yukon Council in the year 1913. Presented by Hon. Mr. Coderre, 2nd June, 1913..........................*Not printed.*

226. Names of judges of Superior and Circuit Court in province of Quebec, date of appointment, &c.—(*Senate*)...................... ....*Not printed.*

227. Return to an Order of the House of the 19th May, 1913, for a return showing the per capita taxation for the year ending 31st March, 1913, and for each of the twelve preceding years. Presented 3rd June, 1913—*Mr. Hughes (Kings, P.E.I.)*....*Not printed.*

228. Return to an Order of the House of the 29th May, 1913, for a return showing whether a certificate has been issued by the Treasury Board authorizing the transfer of the assets and liabilities of La Banque Internationale du Canada to the Home Bank; the terms of the said transfer, and all documents bearing on this question. Presented 3rd June, 1913.—*Mr. Lemieux*....................... ....*Not printed.*

229. Report of the Canadian delegates to the International Conference, held at New York for the consideration of the Commemoration of the First Century of Peace between the United States and the British Empire. Presented by Hon. Mr. Borden, 5th June, 1913............ ....*Not printed.*

230. Return to an Address to His Royal Highness the Governor General of the 10th March, 1913, for a copy of all correspondence, memoranda, orders in council, departmental orders and reports from fishery overseers or other officers, during the past two years, relating to weir licenses in the waters of the Counties of Charlotte and St. John, Province of New Brunswick. Presented 6th June, 1913.—*Mr. Pugsley*..........*Not printed.*

231. Return to an Order of the House of the 24th February, 1913, for a copy of all letters and papers relating to the issue of half-breed scrip, warrant No. 2155, certificate No. 672, to Albert St. Denis, and the disposition of the said scrip. Presented 6th June, 1913.—*Mr. Oliver*...................... ....*Not printed.*

232. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1913, for a copy of all papers in connection with the withdrawal from settlement of a strip of land one mile in width along the line of the Hudson Bay Railway, and of the order in council, and also of all plans and correspondence in connection with the same, prior and subsequent thereto. Presented 6th June, 1913.—*Mr. Graham.* *Not printed.*

233. A return to an Order of the Senate dated 7th March, 1913, for a copy of all papers, letters, petitions, contracts and other papers relating in any way to the purchase of land at Le Pas for terminus of Hudson Bay road.—(*Senate*)............*Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1912

VOLUME I.

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST
EXCELLENT MAJESTY
1913

TABLE OF CONTENTS, 1912.

VOLUME I.

PAGE.

REPORT OF SUPERINTENDENT OF INSURANCE TO MINISTER OF FINANCE FOR 1912, DATED JUNE 12, 1913, REFERRING TO:

Fire Insurance, 1912:—

Fire premiums and losses in Canada and rate of losses paid to premiums received in 1912 v
Fire premiums and losses in Canada and rate of losses paid to premiums received for the years 1869-1912 vi
Amount of Fire Insurance written in Canada in 1912 vii
Rate of losses incurred vii
Fire Insurance done in Canada in 1912 ..... xi and xii
Statement of gains and losses in surplus for Canadian Fire Companies during 1912 xxi
Income for the years 1875-1912—Canadian Companies xxiii
Expenditure for the years 1875-1912—Canadian Companies xxiv
Canadian Fire Companies in foreign fields xxv
Insurance other than Fire or Life, 1912 ..... xxv and xxvi
Statement of gains and losses in surplus for Canadian Companies other than Fire or Life during 1912 xxvii
Accident Insurance, 1912 xxviii
Guarantee Insurance, 1912 xxviii
Sickness Insurance, 1912 xxviii
Plate Glass Insurance in Canada, 1912 xxix
Burglary Insurance, 1912 xxix
Steam Boiler Insurance, 1912 xxix
Automobile Insurance, 1912 xxix
Weather Insurance, 1912 xxx
Title Insurance, 1912 xxx
Sprinkler Leakage Insurance, 1912 xxx
Live Stock Insurance, 1912 xxx
Inland Transportation Insurance, 1912 xxx
Classification of Licensed Companies xxxi
Classification of deposits xxxi
Classification of premiums received in 1912 xxxii
Rules and Regulations of Treasury Board regarding the acceptance of securities for deposit. xxxiv and xxxvii

Legal Decisions:—

1. Fire Insurance:

Kline v. Dominion Fire Insurance Co xxxvii
Guimond v. Fidelity-Phenix Fire Insurance Co xxxviii
Forest v. Home Insurance Co xxxviii
Colonial Assurance Co. v. Smith xxxix
Clement v. Dodier xl
The Bishop of Fredericton v. The Union Assurance Co., et al xl
Guimond et al v. Fidelity-Phenix Fire Insurance Co xli
Anglo-American Fire Insurance Co. v. Morton xlii
Amedee Guimond and others v. The Fidelity-Phenix Fire Insurance Co. xliii
Gainer & Co. v. Anchor Fire and Marine Insurance Co xliii
Pratt v. Connecticut Fire Insurance Co xliv

2. Accident Insurance:

Kinman v. Ocean Accident and Guarantee Corporation xlv
Youlden v. London Guarantee and Accident Co xlv

3. Guarantee Insurance;—

Gray v. Employers' Liability Co xlvii

4. Marine Insurance:—

The China Mutual Insurance Co. v. Pickles, Smith and J. W. Smith xlvii
Frank W. Pickles and J. William Smith v. The China Mutual Insurance Co. xlviii

5. Live Stock Insurance:—

Bastedo v. British Empire Insurance Co xlviii

Legislation:—

Dominion Legislation ..... xlix and l
Quebec legislation ..... li to liii
Manitoba legislation ..... liii and liv
New Brunswick legislation ..... liv to lix
Saskatchewan legislation lx
Alberta legislation ..... lxi to lxxviii
Prince Edward Island legislation lxxviii

Page.

Insolvent Companies in the hands of Liquidators:—
- The Victoria-Montreal Fire Insurance Co ... lxxxi and lxxxii
- The Ontario Accident Insurance Co ... lxxxii and lxxxiii
- The Empire Accident and Surety Co ... lxxxiii and lxxxiv

Licenses recently issued and application for licenses under consideration ... lxxxiv and lxxxv
Companies which have given notice of intention to apply for Dominion incorporation ... lxxxv

FIRE.

Abstract of Fire Insurance in Canada for 1912 ... lxxxvii to xci
Premiums received for Fire Insurance in Canada for years 1869 to 1912 ... xcii to ci
Losses paid for Fire Insurance in Canada for years 1869 to 1912 ... cii to cxiii
Summary of Fire Insurance in Canada for years 1869 to 1912 ... cxiv to cxvi
Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by companies transacting Fire and other classes of Insurance for 1912 ... cxvii to cxxv
Statement of General Fire Assets and Liabilities of British Companies ... cxxvi
Provincial Fees and Taxes ... lxxviii to lxxxi
Assets and Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance for 1912 ... cxxvii cxxix
Assets and Liabilities in Canada of British, American and other Companies doing business of Fire or of Fire and other classes of Insurance, 1912 ... cxxx to cxxxiii
Cash Income and Expenditure of Canadian, British, American and other Companies doing Fire, &c., business for 1912 ... cxxxiv to cxxxvii
Percentage or Ratio of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing Fire or Fire and other Insurance for 1912 ... cxxxviii to cxl
Analysis and Summary of Fire Insurance in unlicensed Companies, Associations or Underwriters for 1912 ... cxli
Detailed Statement of Fire Companies ... 1 to 309

OTHER THAN FIRE OR LIFE.

Assets and Liabilities of Canadian Accident, Guarantee, Plate Glass, &c., Companies ... cxlii to cxlv
Assets and Liabilities in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1912 ... cxlvi to cxlviii
Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, &c., 1912 ... cxlix and cl
Income and Expenditure in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1912 ... cli
Abstract of Guarantee Insurance in Canada for 1912 ... cliv
Abstract of Accident Business in Canada for 1912 ... clii
Abstract of Employers' Liability Insurance in Canada for 1912 ... cliii
Abstract of Sickness Insurance in Canada for 1912 ... clvi
Abstract of Burglary Insurance in Canada for 1912 ... cliii
Abstract of Hail Insurance in Canada for 1912 ... cliv
Abstract of Steam Boiler Insurance in Canada for 1912 ... clvii
Abstract of Tornado Insurance in Canada for the year 1912 ... clvii
Abstract of Weather Insurance in Canada for 1912 ... clvii
Abstract of Inland Transportation Insurance in Canada for the year 1912 ... clv
Abstract of Plate Glass Insurance in Canada for the year 1912 ... clv
Abstract of Automobile Insurance in Canada for 1912 ... clii
Abstract of Sprinkler Leakage Insurance in Canada for 1912 ... clvi
Abstract of Live Stock Insurance in Canada for the year 1912 ... clv
Abstract of Title Insurance in Canada for the year 1912 ... clvii
Abstract of Business done by Companies which transact more than one class of business ... clviii to clxiii
Detailed Statements of Accident, Guarantee, Plate Glass, and other Insurance Companies ... 317 to 470

List of Companies licensed to do business in Canada under the Insurance Act, as at May 31, 1913, with names of Chief Agent and amount of deposit with Receiver General ... clx to clxii

Statement of Assessments made on Companies other than Life for the year ending March 31, 1912 ... 671

The Index to the individual Companies will be found at the end of the book.

APPENDICES.

Appendix A—
- Canadian Directors or Advisory Boards and Trustees of British and American Companies ... 473 and 474
- List of Directors and Shareholders of Canadian Companies other than Life ... 475 to 597

Appendix B—
- General Business Statements of British and other Companies which were not printed with Canadian Business Statements ... 600 to 670

INSURANCE DEPARTMENT,
OTTAWA, May 27, 1913.

To the Honourable W. T. WHITE,
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies, other than Life Insurance Companies, which are contained in a separate volume, for the year 1912, together with such an abstract and analysis of them as appear proper to exhibit the progress of the business and the condition of the companies.

FIRE INSURANCE, 1912.

During the year 1912 the business of fire insurance in Canada was carried on by 80 companies; of these 28 were Canadian, 23 British, 27 American and 2 French. This list of companies differs from that of the previous year by the addition of four Canadian companies(the British Colonial, the British Northwestern, the Mount Royal, and the North West Fire), one British company (the Palatine), eleven American companies (the American Central, the American Insurance, the California Insurance Co., the Fireman's Fund, the Firemen's Insurance Co., the Germania Fire, the Insurance Co. of the state of Pennsylvania, the Niagara Fire, the Northwestern National, the Providence Washington and the Westchester Fire, and one French company (Compagnie d'Assurances Générales).

Since the beginning of 1913 the Equitable Fire and Marine Insurance Company has received a license for fire business.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1912.

Cash received for premiums during the year in Canada amounted to $23,194,518, being greater than that received in 1911 by $2,619,263, and the amount paid for losses was $12,119,581, which is greater than that paid in 1911 by $1,182,633. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1912.

—	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of premiums received.	The same for 1911.
	$	$		
Canadian Companies	2,731,761	5,063,409	53·95	53·29
British Companies	6,319,064	12,092,125	52·26	55·17
American and other Companies	3,068,756	6,038,984	50·82	48·16
Totals	12,119,581	23,194,518	52·25	53·16

The corresponding results for the forty-four years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

———	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6.943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·06
1905	14,285,671	6,000,519	42·00
1906	14,687,963	6,584,291	44·83
1907	16,114,475	8,445,041	52·41
1908	17,027,275	10,279,455	60·37
1909	17,049,464	8,646,826	50·72
1910	18,725.531	10,292,393	54·96
1911	20,575,255	10,936,948	53·16
1912	23,194,518	12,119,581	52·25
Totals	343,235,770	213,614,890	62·24

Taking the totals for the same forty-four years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-FOUR YEARS—1869-1912.

—	Premiums received.	Losses Paid.	Rate of Losses paid per cent of premiums received.
	$	$	
Canadian Companies	76,555,581	48,581,432	63·46
British Companies	212,551,440	133,819,249	62·96
American and other Companies	54,125,749	31,214,209	57·67
Totals	343,235,770	213,614,890	62·24

The loss rate for 1912 (52·25) is 9·99 below the average for the forty-four years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 51·12 per cent, which is 1·42 per cent less than the 52·54 of the previous year, and is 7·67 per cent less than the average for the last fifteen years (58·79). The following are the rates of incurred losses from 1898:—

Companies.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.	1901.	1900.	1899.	1898.
Canadian	52·59	53·08	60·41	55·87	72·11	53·28	52·68	48·71	97·50	53·17	42·51	58·22	83·25	53·20	55·22
British	50·95	53·80	57·01	49·74	58·07	55·22	46·65	43·07	110·34	50·97	40·40	74·15	97·99	58·80	79·12
Amer. and other	50·21	48·95	59·72	46·72	55·74	51·36	40·45	38·01	110·55	47·93	38·61	66·83	107·17	57·25	71·05
Totals	51·12	52·54	58·40	50·46	60·77	54·02	46·73	43·30	107·76	50·94	40·55	70·29	97·00	57·75	74·37

FIRE INSURANCE IN CANADA IN 1912.

The gross amount of policies, new and renewed, taken during the year by fire companies was $2,374,161,732, which is greater by $386,521,141 than the amount taken in 1911. The premiums charged thereon amounted in 1912 to $30,639,867, being $3,772,698 greater than the amount charged the previous year. The rate of premiums (1·291) is lower than that of 1911 (1·352). The loss rate (52·25) is 0·91 per cent lower than the loss rate of the previous year (53·16) and 9·99 per cent less than the average loss rate (62·24) from the past forty-four years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

—	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1911.	The same for 1910.	The same for 1909.	The same for 1908.	The same for 1907.
Companies.	$	$						
Canadian.......	653,582,426	8,882,416 05	1·36	1·41	1·38	1·44	1·51	1·51
British.........	1,148,396,318	14,451,466 16	1·26	1·33	1·33	1·38	1·48	1·48
American and other.........	572,182,988	7,305,984 76	1·28	1·33	1·41	1·45	1·54	1·56
Totals......	2,374,161,732	30,639,866 97	1·29	1·35	1·36	1·41	1·50	1·50

The increase in the amounts taken in 1912 as compared with 1911 among Canadian companies is $81,516,414. Among British companies there is an increase of $150,294,771, and among American companies there is an increase of $154,709,956.

In 1911 the increases in amounts written among Canadian, British and American companies reporting to the office were $53,972,445, $62,003,939 and $64,608,522 respectively.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.—Acadia Fire, $560,324; British America, $867,626; British Colonial, $1,700.443; British Northwestern, $3,380,004; Canada National, $11,020,524; Canadian Fire, $3,442,154; Dominion Fire, $1,935,474; Hudson Bay, $6,713,033; London Mutual, $11,005,785; Liverpool-Manitoba, $5,427,534; Mercantile Fire, $3,225,608; Mount-Royal, $24,305,449; North Empire, $4,267.654; Northwest Fire, $8,730.820; Nova Scotia Fire, $7,591,998; Occidental Fire, $1,550.364; Ontario Fire, $5,150,880; Ottawa Fire, $1,549,343; Pacific Coast Fire, $3,598,784; Quebec Fire, $212,254; Sovereign Fire, $3,013,931; Total, $109,249,986.

Decrease.—Anglo-American, $3,119,267; Central Canada Man. Mutual, $366,451; Equity Fire, $4,066.574; Factories, $1,287,117; Montreal-Canada, $2,958,404; Rimouski Fire, $1,752,414; Western, $14,183,345; Total, $27,733,572.

Total increase, $81,516,414.

BRITISH COMPANIES.

Increase.—Alliance, $1,867,811; Atlas, $6,047,707; Caledonian, $5,075,821; Commercial Union, $8,574,944; Employers' Liability, $7,836,744; General Accident, $3,318,867; Guardian, $7,066,193; Law Union and Rock, $4,697,586; Liverpool and London and Globe, $17,354,188; London and Lancashire Fire, $6,909,911; London Assurance, $3,488,845; North British and Mercantile, $15,464,142; Northern, $6,698,707; Norwich Union, $5,789,737; Palatine, $9,015,516;

Provincial, $1,309,061; Royal, $12,902,183; Royal Exchange, $12,874,273; Scottish Union and National, $3,732,431; Sun Fire, $3,862,058; Union Assurance, $5,210,116; Yorkshire, $4,375,823; Total, $153,472,664.

Decrease.—Phœnix of London, $3,177,891.

Total increase, $150,294,773.

American and Other Companies.

Increase.—Ætna Fire, $2,370,887; American Central, $4,817,658; American Fire, $1,094,550; American Lloyds, $1,214,110; California Fire, $878,049; Connecticut Fire, $347,127; Continental Fire, $10,199,226; Fidelity-Phenix, $3,048,548; Fireman's Fund, $2,759,581; Firemen's Insurance Co., $4,245,754; Générales, $3,537,946; German American, $6,908,219; Germania Fire, $3,273,600; Hartford Fire, $8,650,358; Home Fire, $832,083; Insurance Co. of North America, $3,632,485; Insurance Co. State of Pennsylvania, $11,656,770; National Fire, $16,622,933; National Union, $10,012,692; Niagara Fire, $6,268,199; Northwestern National, $2,201,667; Phœnix of Hartford, $4,952,799; Providence Washington, $12,975,305; Queen, $3,825,878; Springfield Fire & Marine, $11,705,496; St. Paul Fire & Marine, $3,968,895; L'Union of Paris, $9,219,910; Westchester Fire, $5,783,717; Total, $157,004,442.

Decrease.—Lumber Ins. Co., $2,294,486.

Total increase, $154,709,956.

Premiums and Losses Compared with Risks.

The average rate of premiums charged on each $1,000 of risks taken in 1912 is $12.905, as against $13.517 which was the corresponding rate in 1911. The individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $4·73 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11; are $5.68, $5.56, $5,37, $4.54, $5.48, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61 and $5.07 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where for convenience of comparison, the corresponding rates for 1911 are appended within parenthesis:

American Lloyds, $0.51 (0.38); Générales, $0.71 (......); Provincial, $0.82 ($1.18); California Fire, $1.32 (.....); Firemen's Insurance Co., $1.35 (......); Palatine, $1.37 (......); Western, $2.43 ($3.41); London Mutual, $3.00 ($3.26); Alliance, $3.12 ($3.88); Scottish Union & National, $3.20 ($3.78); Pacific Coast Fire, $3.26 ($3.00); British Colonial, $3.42 (......); British America $3.47 ($3.66); Canadian Fire, $3.48 (3.28); London and Lancashire Fire, $3.51 ($5.58); Mount Royal, $3.58 (......); London Assurance, $3.61 ($3.26); Phœnix, of Hartford, $3.61 ($5.37); Montreal Canada, $3.62 ($5.63); Quebec Fire, $3.69 ($3.47); Mercantile Fire, $3.79 ($4.63); Union Assurance, $3.97 (......);

Ætna Fire, $4.00 ($4.18); Caledonian, $4.03 ($4.19); Queen, $4.07 ($5.52); British Northwestern, $4.08; (......); Anglo-American, $4.14 ($4.75); Yorkshire, $4.14 ($5.06); North British & Mercantile, $4.27 ($4.94); Royal, $4.39 ($4.12); Insurance Co. of North America, $4.51 ($4.72); Equity Fire, $4.60 ($3.82); Sun Fire, $4.62 ($5.12); American Central, $4.62 (......); Connecticut Fire, $4.62 ($4.30); Employers' Liability, $4.67 ($7.67); Law Union & Rock, $4,71 ($4.64); Northwestern National, $4.74 (......); Commercial Union, $4.75 $5.42); Northern, $4.80 ($4.49); Phœnix of London, $4.83 ($4.74); Liverpool and London and Globe, $4.86 ($4.93); Canada National, $4.88 (0.40); Hartford Fire, $4.90 ($3.54); Atlas, $4.91 ($5.89); Nova Scotia Fire, $5.04 ($4.07) General Accident, $5.06 ($9.05); Ontario Fire, $5.19 ($10.70); Northwest Fire, $5.26 (......); Home Fire, $5.27 ($5.20); Norwich Union, $5.29 ($4.88); Dominion Fire, $5.31 ($6.09); Germania Fire,$5.35 (......); German American, $5.49 ($5.40); Springfield Fire & Marine, $5.49 ($7.01); North Empire, $5.56 $7.93); Royal Exchange, $5.66 ($10.03); Sovereign Fire, $5.69 ($4.31); Acadia Fire, $5.78 ($6.24); Providence Washington, $6.20 (......); Guardian, $6.22 ($6.37); Liverpool-Manitoba, $6.31 ($6.02); Hudson Bay, $6.60 ($6.70); L'Union of Paris, $6.97 ($5.52); St. Paul Fire and Marine, $7.00 ($8.54); Occidental Fire, $7.24 ($4.80); Westchester Fire, $7.36 (......); Rimouski Fire, $7.45 ($8.30); Fidelity-Phenix, $7.67 ($5.79); Lumber Insurance Co., $8.26 ($16.97); Continental Fire, $8.53 ($9.44); Factories, $9.08 ($10.39); National Fire, $9.12 ($6.29); Fireman's Fund, $9.52 (......); Central Canada Manufacturers, $9.60 ($9.03); National Union, $9.12 ($9.20); Insurance Co. State of Pennsyvania, $10.13 (......); Niagara Fire, $10.48 (......).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1911 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

Fire Insurance Done in Canada in 1912.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
Canadian Companies.	$ cts	$ cts			$ cts	$ cts		
Acadia Fire	15,396,994	219,430 82	1·43	1·45	87,678 48	110,672 68	79·22	62·70
Anglo-American	21,610,961	314,331 55	1·45	1·44	121,044 09	180,441 44	67·08	73·36
British America	54,603,360	667,118 11	1·22	1·32	221,617 11	421,097 27	52·63	42·77
British Colonial	1,700,443	21,536 87	1·27	......	910 75	12,614 69	7·22	......
British Northwestern	3,380,004	54,164 21	1·60	......	4,930 52	29,438 60	16·75	......
Canada National	13,409,859	210,293 69	1·57	1·63	26,496 52	121,142 14	21·87	1·47
Canadian Fire	28,664,461	478,452 08	1·67	1·73	91.814 32	301,017 42	30·50	32·77
Central Canada Manufacturers	9,210,248	107,399 28	1·17	1·26	42,782 67	50,221 62	85·19	70·83
Dominion Fire	28,034,783	402,476 65	1·44	1·38	146,347 87	255,742 34	57·22	55·91
Equity Fire	20,317,108	279,778 00	1·38	1·37	117,848 24	175,829 75	67·02	48·23
Factories Insurance	42,331,420	606,778 80	1·43	1·64	145,697 80	151,976 08	95·87	43·21
Hudson Bay	17,022,660	270,336 44	1·59	1·71	71,720 84	145,578 59	49·27	44·68
*Liverpool-Manitoba	42,378,676	579,377 04	1·37	......	233,182 30	358,896 00	64·97	......
London Mutual	69,662,966	692,063 05	·99	1·08	221,184 83	423,151 49	52·28	62·15
Mercantile Fire	20,678,078	268,962 24	1·30	1·37	91,329 01	213,507 55	42·78	54·36
Montreal Canada Fire	16,465,191	236,608 26	1·44	1·45	91,616 68	136,534 92	67·10	74·90
Mount Royal	24,305,449	323,733 60	1·33	......	93,464 23	201,550 44	46·37	......
North Empire Fire	8,732,239	171,496 96	1·96	2·22	26,702 83	81,485 46	32·77	46·25
North West Fire	8,730,820	126,842 46	1·45	......	45,870 59	84,150 20	54·51	......
Nova Scotia Fire	24,753,906	404,125 33	1·63	1·59	84,670 36	168,650 59	50·20	41·43
Occidental Fire	8,359,205	189,973 50	2·27	2·19	59,258 66	152,163 80	38·94	31·83
Ontario Fire	19,021,037	269,061 14	1·41	1·61	111,761 98	179,615 85	62·22	92·76
Ottawa Assurance	1,800,317	24,832 63	1·38	.....	739 01	−3,513 23	.....	.....
Pacific Coast	11,923,843	175,190 59	1·47	1·57	29,891 99	99,441 36	30·06	36·93
Quebec Fire	21,752,109	249,689 79	1·15	1·10	94,189 81	216,762 04	43·45	46·33
Rimouski Fire	32,783,630	504,630 04	1·54	1·57	224,787 04	310,998 37	72·28	68·73
Sovereign Fire	15,626 412	209,723 19	1·34	1·42	51,791 86	109,347 31	47·36	54·48
Western	70,926,247	824,009 73	1·16	1·36	192,429 12	374,895 06	51·33	49·50
Totals	653,582,426	8,882,416 05	1·36	1·41	2,731,759 51	5,063,409 83	53·95	53·03
British Companies.								
Alliance	23,510,911	235,788 24	1·00	1·03	102,044 98	206,684 36	49·37	53·46
Atlas	44,353 141	580,486 10	1·31	1·36	294,396 06	497,115 62	59·22	67·83
Caledonian	41,542,305	501,815 91	1·21	1·20	214,632 11	431,217 36	49·77	57·65
Commercial Union	73,893,530	952,226 41	1·29	1·39	414,032 85	792,177 10	52·27	56·50
Employers' Liability	18,931,862	214,958 89	1·14	1·18	60,428 32	174,606 22	34·61	21·38
General Accident Fire and Life	24,689,106	313,412 57	1·27	1·37	132,882 39	264,818 12	50·18	72·22
Guardian	68,149,725	954,167 72	1·40	1·44	522,783 12	827,129 78	63·20	63·36
Law Union and Rock	21,153,440	252,115 27	1·19	1·27	113,956 75	212,748 46	53·56	56·95
Liverpool and London and Globe	137,163,661	1,716,258 58	1·25	1·28	730,920 88	1,297,206 69	56·35	57·68
London and Lancashire Fire	59,342,982	728,601 05	1·23	1·27	257,397 08	614,269 06	41·90	69·94
London Assurance	25,205,794	314,988 07	1·25	1·24	107,348 35	252,008 12	42·60	38·57
North British and Mercantile	93,203,517	1,105,458 94	1·19	1·24	459,220 09	940,874 59	48·81	60·58
Northern	53,383,260	722,793 10	1·35	1·36	309,374 77	636,979 55	48·57	46·22
Norwich Union Fire	66,029,815	878,467,44	1·33	1·36	408,652 46	770,886 56	53·01	50·04
Palatine Insurance Co.	9,015,516	113,114 76	1·25	......	3,705 87	73,593 75	5·04	......
Phœnix of London	87,315,146	1,207,815 29	1·38	1·65	546,347 51	996,925 12	54·80	50·43
Provincial	4,906,584	33,987,41	·69	·69	2,945 23	29,381 88	10·02	9·19
Royal	120,324,763	1,458,790 31	1·21	1·27	777,085 30	1,267,798 20	61·29	50·26
Royal Exchange	33,692,274	395,400 34	1·17	1·31	146,304 99	322,085 13	45·42	31·10
Scottish Union and National	33,408,745	382,771 59	1·15	1·16	131,472 80	349,314 72	37·64	51·60
Sun Insurance Office	37,964,297	498,832 82	1·31	1·34	233,252 60	422,328 39	55·23	60·48
Union Assurance Society	43,196,791	554,705 19	1·28	......	214,905 45	438,648 95	48·99	......
Yorkshire	28,019,153	334,510 16	1·19	1·26	134,974 59	273,327 01	49·38	53·23
Totals	1,148,396,318	14,451,466 16	1·26	1·33	6,319,064 55	12,092,124 74	52·26	55·17

---

*Including the business of The Manitoba Assurance Company

FIRE INSURANCE Done in Canada in 1912—*Concluded.*

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1911.
American and Other Companies.	$	$			$	$		
Ætna Insurance Co...	24,335,689	338,924 57	1·39	1·41	118,492 28	299,480 04	39·57	52·24
American Central.....	4,817,658	84,683 71	1·76	......	12,066 49	65,715 05	18·36	......
American InsuranceCo	1,094,550	19,118 34	1·75	......	None	8,614 61	......	......
American Lloyds.....	3,604,015	16,752 47	·47	·55	1,314 45	13,428 30	9·79	4·36
California InsuranceCo	878,049	17,946 72	2·04	......	791 22	10,701 30	7·39	......
Connecticut Fire......	11,192,835	158,580 43	1·42	1·41	52,523 79	108,906 16	48·23	68·23
Continental..........	33,846,579	339,056 10	1·00	1·08	214,388 39	288,915 30	74·20	27·91
Fidelity-Phenix.......	33,465,583	437,502 43	1·31	1·35	251,083 67	397,448 50	63·17	48·26
Fireman's Fund.......	2,759,581	44,776 03	1·62	......	21,165 10	34,737 46	60·93	......
Firemen's Insurance Co................	4,245,754	64,909 85	1·53	......	4,362 16	44,605 55	9·78	......
Compagnie d'Assurances Générales.......	3,537,946	45,511 55	1·29	......	None.	11,953 35	......	......
German American....	39,018,888	488,582 89	1·25	1·30	228,010 70	413,312 93	55·17	39·41
Germania Fire........	3,273,600	48,813 50	1·49	......	11,679 13	34,574 18	33·78	......
Hartford Fire.........	78,112,795	996,943 60	1·28	1·31	442,707 59	887,485 37	49·88	36·87
Home Insurance Co...	32,550,364	407,066 71	1·25	1·33	190,747 42	368,493 24	51·76	55·70
Insurance Co. of North America............	38,958 876	472,340 94	1·21	1·22	195,453 37	372,557 45	52·46	53·96
Insurance Co. of the State of Pa.........	11,656,770	196,817 18	1·69	......	58,459 99	161,199 99	36·27	......
Lumber Insurance.....	8,355,594	145,329 69	1·74	1·71	99,624 95	147,658 65	67·47	63·67
National Fire.........	46,239,327	537,088 28	1·16	1·43	261,644 29	416,875 04	62·76	45·08
National Union Fire..	15,556,096	209,608 82	1·35	1·46	95,777 87	156,598 48	61·16	27·44
Niagara Fire..........	6,268,199	105,048 40	1·68	....	34,381 22	76,820 89	44·76	......
Northwestern Nat'nal	2,201,667	30,738 11	1·40	....	2,858 11	10,475 73	27·28	......
Phœnix, of Hartford..	37,089,105	450,214 85	1·21	1·25	154,859 61	351,926 00	44·00	59·34
Providence Washington................	12,975 305	165,903 22	1·28	....	25,208 94	119,500 11	21·10	......
Queen, of America....	51,369,612	673,101 13	1·31	1·38	315,078 70	577,985 30	54·51	55·97
Springfield Fire and Marine.............	29,429,199	340,845 16	1·16	1·37	116,146 93	278,247 88	41·74	43·01
St. Paul Fire and Marine.............	15,910,403	227,721 24	1·43	1·56	106,040 97	189,652 24	55·91	55·76
L'Union, Paris, France	13,655,232	158,367 24	1·16	1·13	41,329 20	134,878 58	30·64	37·87
Westchester Fire......	5,783,717	83,691 60	1·45	....	12,560 61	56,239 07	22·33	......
Totals...........	572,182,988	7,305,984 76	1·28	1·33	3,068,757 15	6,038,986 75	50·82	48·16
Grand Totals.....	2,374,161,732	30,639,866 97	1·29	1·35	12,119,581 21	23,194,521 32	51·94	53·16

British Fire Companies.

The total cash receipts from premiums were $12,092,125, being an increase of $886,433, as compared with the previous year; the payments for losses were $6,319,064, being $137,175 greater than for 1911, while the general expenses amounted to $3,764,912, being $403,616 greater than in 1911, thus showing balance of $2,008,149 favourable to the companies. In the previous year there was a favourable balance of $1,662,507.

Paid for losses	$ 6,319,064
" general expenses	3,764,912
Total	$ 10,083,976
Received for premiums	12,092,125
Balance in favour of the companies	$ 2,008,149

The following details give the balance for the different companies:—

Balance in favour.—Alliance, $35,002; Atlas, $44,454; Caledonian, $84,545; Commercial Union, $130,058; Employers' Liability, $57,325; General Accident Fire, $47,903; Guardian, $60,905; Law Union and Rock, $31,168; Liverpool and London and Globe, $177,061; London and Lancashire Fire, $162,227; London Assurance, $55,907; North British and Mercantile, $200,986; Northern, $137,839; Norwich Union, $118,530; Palatine, $38,081; Phœnix of London, $146,926; Provincial, $20,067; Royal, $91,163; Royal Exchange, $75,118; Scottish Union and National, $112,320; Sun Fire, $56,579; Union Assurance, $70,696; Yorkshire, $53,289. Total balance in favour, $2,008,149.

For every $100 of premiums received there was spent on the average $52.26 in payment of losses, and $31.13 for general expenses.

In 1911 the loss rate was $55.17, and the general expenses $30, for every $100 of premiums received.

For the fire business the rate of premium was $12.584 per $1,000 of risks taken, as against $13.305 in 1911.

Hence these companies have done a larger volume of business than in 1911 at a lower rate of premium, a higher rate of expense, and at a lower rate of fire losses.

Collecting the result for the thirty-eight years from 1875 to 1912 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1912)	$128,171,707
" general expenses	57,450,353
Total payments	$185,622,060
Received for premiums	204,478,607
Excess of receipts over expenditure	$ 18,856,547

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year—when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past eight years the favourable balance has been largely increased and now amounts to $18,856,547.

Year.	Balance.	Year.	Total Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	− 4,210,951	1875 to 1877	− 4,070,171
1878	+ 676,548	1875 to 1878	− 3,393,713
1879	+ 210,430	1875 to 1879	− 3,183,283
1880	+ 727,389	1875 to 1880	− 2,455,894
1881	+ 161,162	1875 to 1881	− 2,294,732
1882	+ 481,511	1875 to 1882	− 1,813,221
1883	+ 439,797	1875 to 1883	− 1,373,424
1884	+ 443,919	1875 to 1884	− 929,505
1885	+ 674,984	1875 to 1885	− 254,521
1886	+ 237,216	1875 to 1886	− 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	− 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	− 1,365,476	1875 to 1900	+ 3,664,504
1901	− 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	− 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1875 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547

+Favourable. −Adverse.

As the reports of the general business of the British companies which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page cxxvi. Only two or three of these companies profess to make any special provision for the liability under the head of 'Unearned Premiums,' but they set aside a certain sum under the title of 'Fire Fund,' which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life assurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life-business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

American and other Fire Companies.

The receipts for premiums were $6,038,986; the payments for losses, $3,068,757 and the general expenses, $1,691,583. Hence for every $100 of premiums received there were spent on the average $50.82 in payment of losses, and $28.01 in general expenses.

The following detail gives the balances for the different companies:—

Balances in favour.—

Ætna Fire, $101,804; American Central, $37,555; American Fire, $1,597; American Lloyds, $8,427; California, $7,717; Connecticut Fire, $27,385; Continental Fire, $5,438; Fidelity-Phenix, $36,488; Fireman's Fund, $6,550; Firemen's Ins. Co., $20,646; Générales of Paris, $2,350; German-American, $73,017; Germania Fire, $10,353; Hartford Fire, $206,524; Home Fire, $93,083; Insurance Co. of North America, $59,959; Insurance Co. of State of Pennsylvania, $61,869; Lumber Ins. Co., $15,071; National Fire, $35,902; National Union, $13,064; Niagara Fire, $36,379; Phœnix of Hartford, $92,420; Providence Washington, $56,605; Queen, of America, $79,696; Springfield Fire & Marine, $80,629; St. Paul Fire and Marine, $45,082; L'Union of Paris, $41,679; Westchester Fire, $22,883. Total, $1,280,172.

Adverse balance.—Northwestern National, $1,526.

Total balance in favour, $1,278,646.

The results of the total business of these companies, from 1875 to 1912 inclusive, are as follows:—

Paid for losses (1875-1912)	$ 30,670,904
" general expenses	14,642,113
Total payments	$ 45,313,017
Received for premiums	53,391,822
Excess of receipts over payments	$ 8,078,805

The table given below shows the result of the business of each year from 1875 to 1912, inclusive, and the total results from year to year during the same period.

Year.	Balance.	Year inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	− 396,468	1875 to 1877	− 239,708
1878	+ 47,399	1875 to 1878	− 192,309
1879	+ 32,894	1875 to 1879	− 159,415
1880	+ 56,316	1875 to 1880	− 103,099
1881	+ 53,747	1875 to 1881	− 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,136	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	− 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1890	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	− 16,487	1875 to 1892	+ 708,065
1893	− 42,205	1875 to 1893	+ 665,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	− 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 100,740	1875 to 1899	+ 961,068
1900	− 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,689,900
1904	− 785,843	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805

+Favourable. −Adverse.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the fifteen companies transacting business outside of Canada, and shows that the home business was, on the whole, more favourable to the companies than the foreign business.

FIRE INSURANCE.

Companies.	In Canada.				In Other Countries.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	$	$	$		$	$	$	
Acadia Fire	15,396,994	110,673	87,678	79·22	306,130	3,281	2,515	76·65
Anglo-American	21,610,961	180,441	121,044	67·08	450,418	177	4,444	......
British America	54,603,360	421,097	221,617	52·63	277,802,577	1,272,373	743,972	58·47
Canadian Fire	28,664,461	301,017	91,814	30·50	909,925	7,913	2,830	35·76
London Mutual	69,662,966	423,151	221,185	52·28	4,504,017	3,698	17,494	473·07
Montreal-Canada	16,465,191	136,535	91,617	67·10	306,251	263	8,225	......
North Empire	8,732,239	81,485	26,703	32·77	142,600	1,699	None.	......
North West Fire	8,730,820	84,150	45,871	54·51	46,650	578	6	......
Nova Scotia Fire	24,753,906	168,651	84,670	50·20	365,507	1,457	7	......
Occidental Fire	8,359,205	152,164	59,259	38·94	690,665	6,069	3,446	56·78
Ontario Fire	19,021,037	179,616	111,762	62·22	496,283	4,768	7,213	151·28
Pacific Coast	11,923,843	99,441	29,892	30·06	6,998,012	11,465	25,017	218·20
Rimouski	32,783,630	310,998	224,787	72·28	1,530,391	31,146	None.	......
Sovereign Fire	15,626,412	109,347	51,792	47·36	55,186,978	456,544	334,814	73·34
Western	70,926,247	374,895	192,429	51·33	436,025,243	1,666,544	889,218	53·36
Totals	407,261,272	3,133,661	1,662,120	53·04	785,761,647	3,467,975	2,039,201	58·80

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1912 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

Year.	In Canada.			In other Countries.		
	Premiums received.	Losses paid.	Rate per cent of losses paid as compared with Premiums received.	Premiums received.	Losses paid.	Rate per cent of losses paid as compared with Premiums received.
	$	$		$	$	
1878	591,495	241,545	40·84	1,251,923	737,430	58·90
1879	552,090	287,729	52·12	1,309,902	923,242	70·48
1880	459,653	219,954	47·85	1,377,310	885,293	64·28
1881	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891	1.102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899	836,601	462,726	55·31	2,264,877	1,568,496	69·25
1900	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901	1.133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902	1,291,216	519,990	40·27	3,464,786	2,119,685	61·18
1903	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
1905	2,611.899	1,277,772	48·92	3,911,739	2,307,655	58·99
1906	2,657,701	1,414,455	53·22	4,452,074	4,163,837	93·53
1907	2,857,021	1,467,983	51·38	4,105,581	3,124,813	76·11
1908	3,219,443	2,323,829	72·18	2,964,411	2,185,538	73·73
1909	2,765.637	1,596,907	57·74	3,397,859	1,763,232	51·89
1910	3,037,675	1,754,359	57·75	3,141,709	1,714,812	54·58
1911	3,204,241	1,755,348	54·78	3,343,157	2,149,515	64·30
1912	3,133,661	1,662,120	53·04	3,467,975	2,039,201	58·80
Totals	47,130,196	28,358,995	60·17	85,586,483	56,638,823	66·18

The assets of the twenty-eight Canadian companies doing fire business amounted at the end of the year to $16,951,740, covering a total amount of insurance of all kinds of $1,276,754,192, being at the rate of $1,328 for every $1,000 of insurance in force; they have also subscribed capital not called or not paid up, amounting to

$6,484 155, making a total security of $18.36 for every $1,000 insured. The liabilities of the same companies amounted to $7,581,549, made up as follows:—

Unsettled losses	$ 830,395
Unearned premiums	5,766,579
Sundry	984,575
	$ 7,581,549

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not called up, amounts to $9,370,190.98.

The capital stock of these companies paid up in cash, amounts to $9,145,607.

The following table gives the condition at the end of 1912 of all the Canadian stock companies in reference to the surplus on account of policyholders.

FIRE INSURANCE COMPANIES, DECEMBER 31, 1912.

———	Subscribed Capital	Capital paid up.	Excess of Assets over Liabilities, excluding Capital stock.	Subscribed Capital not called or not paid up.
	$	$	$	$
Acadia Fire	400,000	400,000	569,524	None.
Anglo-American	274,680	142,760	159,462	131,920
British-America	1,400 000	1,399,030	675,006	970
British Colonial	500,000	100,000	90,029	400,000
British Northwestern	500,000	150,000	172,728	350,000
Canada National	2,055,400	766,655	1,004,276	1,288,745
Canadian Fire	500,000	500,000	811,423	None.
Dominion Fire	504,100	207,982	46,464	296,118
Equity Fire	561,700	156,198	71,662	405,502
Factories	160,000	100,000	100,965	60,000
Hudson Bay	882,500	185,930	282,722	696,570
Liverpool-Manitoba	500,000	100,000	460,197	400,000
London Mutual	100,000	17,500	313,093	82,500
Mercantile Fire	250,000	50,000	315,717	200,000
Montreal-Canada	154,790	77,395	91,039	77,395
Mount Royal	250,000	250,000	473,497	None.
North Empire	681,900	196,688	201,923	485,212
North West Fire	250,000	100,000	171,711	150,000
Nova Scotia Fire	403,200	100,800	151,799	302,400
Occidental Fire	500,000	151,933	216,672	348,067
Ontario Fire	232,600	117,250	62,041	115,350
Ottawa Assurance	250,000	125,000	129,532	125,000
Pacific Coast	831,600	515,530	637,817	316,070
Quebec Fire	225,000	125,000	454,243	100,000
Rimouski Fire	150,000	100,000	89,714	50,000
Sovereign Fire	593,600	506,638	223,815	86,962
Western	2,500,000	2,484,626	1,364,391	15,374
Totals	15,611,070	9,126,915	9,341,462	6,484,155

The following table shows the total gain or loss in surplus during the year in respect to each company and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the 'Underwriting Profit.' This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums, the net outstanding premium at the end of the year and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash, received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums on capital stock, amounts written off capital stock, reductions in the amount of paid up capital, gain in market values of investments, &c.

The fourth column gives the totals of the first three columns. In the fifth column is given the underwriting loss, and in the sixth the losses through other sources, such as bad or doubtful investments and other assets, &c. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus is $202,951.99 as against a gain of $360,149.15 in 1911. Fifteen companies show an underwriting profit and the remaining thirteen an underwriting loss, the net loss amounting to $18,215.49. In 1911 the net underwriting loss was $6,566.09. The dividends declared were $476,263.07 which is less than the $624,629.85 interest and rents earned upon the investments. The gains from miscellaneous sources were $240,590.35, consisting chiefly of premiums received upon stock issues, and appreciation in value of real estate and other securities.

CANADIAN FIRE INSURANCE COMPANIES.

STATEMENT OF GAINS AND LOSSES DURING 1912.

—	Under-writing profit. (1)	Interest and rent earned. (2)	Gains from other sources. (3)	Total gains. (4)	Under-writing loss. (5)	Losses through other sources. (6)	Dividends declared. (7)	Total losses. (8)	Balance Total net gains in surplus. (9)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire		30,971 85	7,426,48	38,398 33	6,310 67		24,000 00	30,310 67	8,087 66
Anglo-American		11,319 64	10,000 00	21,319 64	396 72			396 72	20,922 92
British-America		61,655 02		61,655 02	21,242 28	16,972 86	57,750 00	95,965 14	—34,310 12
British Colonial		5,434 83	50,000 00	55,434 83	15,418 10	49,987 85		65,405 95	—9,971 12
British Northwestern		9,551 21	9,062 50	18,613 71	3,046 66			3,046 66	15,567 05
Canada National		65,664 88	27,214 00	92,878 88	58,650 39			58,650 39	34,228 49
Canadian Fire	94,088 28	43,937 84		138,026 12		9,809 66	50,000 00	59,809 66	78,216 46
Central Canada Manufacturers	6,316 89	1,544 19		7,861 08					7,861 08
Dominion Fire		8,476 01		8,476 01	11,208 68			11,208 68	−2,732 67
Equity Fire		9,691 01		9,691 01	35,373 57			35,373 57	−25,682 56
Factories		3,436 17		3,436 17	57 94			57 94	3,378 23
Hudson Bay	35,093 55	17,448 01	21,086 86	73,628 42		4,029 84	12,148 07	16,177 91	57,450 51
Liverpool-Manitoba	8,747 99	27,011 88		35,759 87		9,129 42		9,129 42	26,630 45
London Mutual	9,162 98	19,692 40	44,140 24	72,995 62			25,000 00	25,000 00	47,995 62
Mercantile Fire	41,909 41	10,935 90		52,845 31		9,232 24	27,500 00	36,732 24	16,113 07
Montreal-Canada	2,130 68	5,898 63	792 50	8,821 81					8,821 81
Mount Royal	16,913 69	33,525 65	28,713 50	79,152 84			20,000 00	20,000 00	59,152 84
North Empire	18,465 41	10,096 89		28,562 30			29,487 80	29,487 80	− 925 50
North West Fire	3,624 66	8,103 00		11,727 66			16,040 00	16,040 00	− 4,312 34
Nova Scotia Fire		10,981 37	1,430 31	12,411 68	10,689 69		6,048 00	16,737 69	− 4,326 01
Occidental Fire	2,861 13	11,983 79		14,844 92			13,984 21	13,984 21	860 71
Ontario Fire		6,608 99	450 00	7,058 99	8,810 83			8,810 83	− 1,751 84
Ottawa Assurance	922 99	5,070 86		5,993 85					5,993 85
Pacific Coast Fire	3,375 19	69,451 08	39,848 66	112,674 93			51,805 89	51,805 89	60,869 04
Quebec Fire	35,323 57	23,064 69		58,388 26		10,360 33	37,500 00	47,860 33	10,527 93
Rimouski		6,105 28		6,105 28	15,525 50			15,525 50	− 9,420 22
Sovereign Fire		23,115 97	425 30	23,541 27	169,040 22	37,480 50		206,520 72	−182,979 45
Western	58,619 34	83,852 81		142,472 15		20,787 05	105,000 00	125,787 05	16,685 10
Totals	337,555 76	624,629 85	240,590 35	1,202,775 96	355,771 25	167,789 75	476,263 97	999,824 97	202,951 99

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1912 a total cash income of $10,398,554.97, which is made up as follows:—

——	1912.	The same in 1911.	The same in 1910	The same in 1909.
	$ cts.	$ cts.	$ cts.	$ cts.
Interest and dividends	568,328 81	438,216 68	369,724 69	323,309 70
Premiums	9,644,234 81	9,084,302 71	8,538,778 04	7,751,727 44
Sundry	185,991 35	381,486 17	77,066 17	60,092 07
Totals	10,398,554 97	9,904,005 56	8,985,568 90	8,135,129 21

In the same way the cash expenditure during 1912 has been $9,907,214.85 distributed into:—

——	1912.	The same in 1911.	The same in 1910.	The same in 1909.
	$ cts.	$ cts.	$ cts.	$ cts.
Losses paid	5,552,013 37	5,298,977 25	4,974,826 76	4,412,541 61
General expenses	3,907,664 69	3,566,678 53	3,231,393 38	2,941,14[illegible] 99
Dividends to stockholders	447,536 79	424,421 57	362,959 04	339,000 65
Totals	9,907,214 85	9,290,077 35	8,569 179 18	7,692,692 25

Thus it appears that for every $100 of income there has been spent $95.27, namely: for losses, $53.39; for general expenses, $37.58, and for dividends to stockholders, $4.30. Hence, also, for every $100 of premiums received there has been paid out $57.57 for losses, $40.52 for expenses, and $4.64 for dividends to stockholders.

The total cash income received by the Canadian companies during the thirty-eight years from 1875 to 1912 inclusive, is $199,965,849.67. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1912.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 25	7,186,08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04.	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912	9,644,234 81	568,328 81	185,991 35	10,398,554 97
Totals	190,675,507 56	7,276,481 98	2,013,860 13	199,965,849 67

*Of this amount $197,500 was premiums upon the new stock issued by the British America and the Western.

†Of this amount, $387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of thirty-eight years amounted in the aggregate to the sum of $200,322,319.37, thus showing an excess of expenditure over income to the amount of $356,469.70. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1912.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditures.		e Excess of income over Expenditure. — d The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e	627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e	74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	d	1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d	4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	d	5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	e	116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	d	612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	d	134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d	159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d	14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e	209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e	60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d	72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d	2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e	63,626 33
1890	2,251,866 61	1,114,472 16	135,689 92	3,505,028 69	e	248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d	199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d	243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e	61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	d	7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d	45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d	50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e	47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e	37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d	190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909 939 15	d	396,046 31
1911	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	e	164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	e	460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e	586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d	1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e	533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	d	574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d	111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d	490,788 93
1909	4,412,511 61	2,941,149 99	339,000 65	7,692,692 25	e	442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	e	416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e	613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e	491,340 12
Totals	127,868,327 81	65,639,824 50	6,814,167 06	200,322,319 37	d	356,469 70

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, &c., set opposite their respective names viz.:—

Name of Company.	Name of Countries, States, &c.
Acadia Fire Insurance Company	Newfoundland.
Anglo-American Fire Insurance Company	Newfoundland.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar, Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company	Newfoundland.
London Mutual Fire Insurance Company of Canada	Newfoundland and United States.
Mercantile Fire Insurance Company	India.
Montreal-Canada Fire Insurance Company	Great Britain, Newfoundland, United States.
North Empire Fire Insurance Company	Newfoundland.
Nova Scotia Fire Insurance Company	Newfoundland.
Occidental Fire Insurance Company	Newfoundland.
Ontario Fire Insurance Company	Newfoundland, United States.
Pacific Coast Fire Insurance Company	Great Britain.
La Compagnie d'Assurance contre l'incendie de Rimouski	United States.
Sovereign Fire Assurance Company of Canada	United States.
Western Assurance Company	Newfoundland, the British West Indies and the United States. The Company also has a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by fifty-eight companies: 20 Canadian, 13 British and 25 American. Nineteen of these companies likewise transacted fire insurance.

In addition to these fifty-eight companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of the twenty Canadian companies which carried on business other than fire or life, seventeen transacted miscellaneous classes of business only. Of these, eleven transacted sickness insurance, ten, accident insurance, five, plate glass insurance, seven, guarantee insurance, two, automobile insurance, three, steam boiler insurance, three, burglary insurance, one, weather insurance, one, live stock insurance, and one, title insurance.

At the end of the year the assets of these combined companies amounted to $6,406,521.42.

Their total liabilities amounted to $1,617,246.59, made up as follows:—

Unsettled losses	$ 374,458.03
Reserve of unearned premiums	1,088,910.98
Sundry	153,877.58
	$ 1,617,246.59

The excess of assets over liabilities was $4,789,274.83. The capital stock paid up in cash was $2,207,890. There was thus a surplus over all liabilities and capital stock of $2,581,384.83, being an increase in surplus over the preceding year 1911 of $622,077.83.

The following table shows the total gain on loss in surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the 'Underwriting profit.' This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the net outstanding premiums at the end of the year, and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums received upon capital stock, amounts (if any) written off capital stock, reduction in amount of paid up capital, gain in market value of investments, &c.

The fourth column gives the totals of the first three columns.

In the fifth is given the underwriting loss, and in the sixth the losses through other sources, such as losses on investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus was $622,077.83. Twelve companies made a gain, and five companies showed a loss.

The dividends declared amounted to $134,380.26 ,which is less than the interest and rents earned upon investments. The total net underwriting gain was $88,276.04, as against a gain of $201,733.22 in 1911.

CANADIAN INSURANCE COMPANIES OTHER THAN FIRE OR LIFE.

STATEMENT OF GAINS AND LOSSES IN SURPLUS DURING 1912.

—	Under-writing profit. (1)	Interest and rent earned. (2)	Gains from other sources. (3)	Total gains. (4)	Under-writing loss. (5)	Losses through other sources. (6)	Dividends declared. (7)	Total losses. (8)	Balance Total net gains in surplus. (9)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	1,617 25	10,900 53		12,517 78		1,587 68		1,587 68	10,930 10
Canada Accident	61,191 81	15,360 38		76,552 19		2,834 51	4,332 00	7,166 51	69,385 68
Canada Weather		1,293 77	60 00	1,353 77	11,469 11			11,469 11	—10,115 34
Canadian Casualty and Boiler		5,196 38		5,196 38	158 85	826 44		985 29	4,211 09
Canadian Railway Accident		10,843 79		10,843 79	16,514 85	8,509 23		25,024 08	—14,180 29
Dominion-Gresham		8,751 87	40,868 74	49,620 61	3,870 20	531 99	16,000 00	20,402 19	29,218 42
Dominion of Canada Guarantee and Accident	25,951 63	23,925 23		49,876 86			50,408 50	50,408 50	— 531 64
General Accident	28,257 51	10,741 96		38,999 47		1,433 66	10,000 00	11,433 66	27,565 81
General Animals	2,834 26	1,420 65		4,254 91					4,254 91
Guarantee Company of N. A.	32,074 89	72,126 51	51,062 41	155,263 81			30,460 00	30,460 00	124,803 81
Guardian Accident and Guarantee		10,346 07		10,346 07	9,549 86	5,717 08		15,266 94	— 4,920 87
Imperial Guarantee and Accident	23,553 59	12,334 06		35,887 65			12,000 00	12,000 00	23,887 65
London and Lancashire Guarantee and Accident		19,729 28	365,788 78	385,518 06	29,971 19	11,239 48		41,210 67	344,307 39
Protective Association	5,170 81	857 88		6,028 69					6,028 69
Sterling Accident and Guarantee		1,648 00	19,617 50	21,265 50	28,324 47	5,092 92		33,417 39	—12,151 89
Title and Trust Co		6,568 06	14,335 67	20,903 73	509 58	2,047 27	6,179 76	8,736 61	12,167 12
Travellers' Indemnity Co.	7,992 40	8,600 61		16,593 01		4,375 82	5,000 00	9,375 82	7,217 19
Totals	188,644 15	220,645 03	491,733 10	901,022 28	100,368 11	44,196 08	134,380 26	278,944 45	622,077 83

ACCIDENT INSURANCE 1912.

Accident insurance may be subdivided into two classes, viz.:—*Employers' Liability Insurance and Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by twenty-three companies, viz.:—Ten Canadian, five American and eight British.

Employers' Liability.

Of the twenty-one accident companies, twenty transacted employers' liability insurance, viz.:—Six Canadian, nine British and five American.

The total premiums received for this class of risks was $2,817,286, and the losses paid amounted to $1,237,560, with unsettled claims outstanding to the amount of $789,149.

An abstract will be found at page cliii.

Personal Accident.

All the accident companies, transacted personal accident business, the total premiums for which were $2,022,608, insuring an amount of $359,999,673. The claims paid amounted to the sum of $984,168, and there were outstanding at the close of the year unsettled claims amounting to $167,496.

An abstract will be found at page clii.

GUARANTEE INSURANCE, 1912.

Guarantee business was transacted by sixteen companies, of which seven are Canadian, four British and five American.

The total premiums received were $564,096, guaranteeing an amount of $153,105,282, and the net amount paid for claims was $99,747, with unsettled claims amounting to $125,015 outstanding at the end of the year.

An abstract will be found at page cliv.

The Guarantee Company of North America transacted business outside of the Dominion, which is not included in the above.

SICKNESS INSURANCE, 1912.

The business of sickness insurance was carried on by twenty-four companies, viz.: five American, eight British and eleven Canadian.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and in some cases returns of the premiums received in respect thereof and losses paid, etc., have not been made to this Department.

In addition to the twenty-four companies above referred to, five fraternal societies, licensed by this Department, viz.: the Supreme Court of the Independent Order of Foresters, the Subsidiary High Court of the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association and the Royal Guardians, pay sick benfits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to $449,470 and the claims paid amounted to $320,732. An abstract will be found at page clvi.

PLATE GLASS INSURANCE, 1912.

The business of plate glass insurance was transacted by sixteen companies, viz.:—Six Canadian, five British and five American.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $193,525, and the total losses paid were $83,374, and there were outstanding at the end of the year unsettled claims amounting to $14,401.

An abstract will be found at page clv.

BURGLARY INSURANCE, 1912.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada ten years ago. It is carried on by seven companies, three Canadian, one British and three American. The total premiums received amounted to $66,042, and the losses paid to $10,535, with unsettled claims outstanding at the end of the year amounting to $5,635. An abstract will be found at page cliii.

STEAM BOILER INSURANCE, 1912.

This class of business was carried on by eight companies, three Canadian and five American. The total premiums received amounted to $135,377, and the claims paid to $4,049, with $85,800 unsettled claims outstanding at the end of the year. An Abstract will be found at page clvii.

AUTOMOBILE INSURANCE, 1912.

Automoble insurance was carried on by eighteen companies, five Canadian, three British and ten American. The premiums received amounted to $464,580, and the losses paid to $72,032, with $31,462 of losses outstanding. An abstract will be found at page clii.

WEATHER INSURANCE, 1912.

Tornado insurance, to a limited extent, was carried on by eight American companies, and one Canadian Company, the total premiums received being $22,007 with $810 losses incurred. Hail insurance was carried on by a Canadian company, the Hudson Bay Insurance Co., the premiums received being $249,261, and losses paid $117,449. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to $30,959 and the losses paid to $20,112.

TITLE INSURANCE, 1912.

The Title and Trust Company is licensed by this Department to transact the business of 'Title insurance' as defined in the company's Act of incorporation, that is to say, 'guarantee the title to, or the quiet enjoyment of, property, either absolutely or subject to qualifications and conditions, and to guarantee any person interested in or about to become interested in, or owning or about to purchase or acquire any real property, against any losses, actions, proceedings, claims or demands by reason of any insufficiency or imperfections or deficiency of title or in respect of encumbrances, burdens or outstanding rights; and to guarantee the due payment of the whole or part of any loan, advance, mortgage or claim, hypothecary or otherwise, or the interest thereon.'

The total premiums received during the year amounted to $561, and no claims were incurred.

SPRINKLER LEAKAGE INSURANCE, 1912.

Sprinkler leakage insurance was carried on by five companies, one British and four American. The premiums received during the year amounted to $32,118, and the losses paid to $25,158 with $3,245 losses outstanding at the end of the year.

An abstract will be found at page clvi.

LIVE STOCK INSURANCE, 1912.

A license was on the 18th day of May, 1908, issued to the Yorkshire Insurance Company for the transaction of the business of live stock insurance in addition to the business of fire insurance. On November 5, 1908, a license was issued to the General Animals Insurance Company of Canada for live stock insurance business. The premiums received during the year amounted to $127,533. The losses incurred were $73,598, and losses paid, $70,739, with unsettled claims at the end of the year amounting to $13,506. An abstract will be found at page clv.

INLAND TRANSPORTATION INSURANCE, 1912.

Inland transportation insurance was carried on by ten companies, one Canadian, three British and six American. The premiums received amounted to $88,151 and the losses paid to $28,487, with $3,346 outstanding at the end of the year. An abstract will be found at page clv.

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present time there are one hundred and seventy five (175) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	59
" "	life insurance, assessment plan	4
" "	fire insurance	80
" "	accident insurance	29
" "	guarantee insurance	17
" "	steam boiler insurance	8
" "	plate-glass insurance	19
" "	burglary insurance	9
" "	registered mail, &c., insurance	10
" "	sickness insurance	31
" "	title insurance	1
" "	tornado insurance	12
" "	live stock	2
" "	weather and hail insurance	3
" "	automobile insurance	14
" "	sprinkler leakage	4
" "	fly wheel, lightning, explosion, etc.	2

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 31, 1913, amounted to $69,779,232.23. in securities, as follows:—

Canadian government securities	$ 2,004,113 67
Canadian provincial securities	6,955,942 88
British government securities	1,306,096 53
British colonial securities	1,458,675 21
United States bonds	390,000 00
New York State bonds	454,000 00
Massachusetts bonds	1,985,000 00
Rhode Island bonds	100,000 00
California State bonds	45,000 00
Japanese government bonds	35,971 33
Belgian government bonds	164,320 20
Montreal harbour bonds	560,000 00
Municipal securities	43,122,278 49
Bank stock	20,000 00
Loan companies' debentures	705,933 33
Railway securities, guaranteed	10,151,563 92
District of Columbia bonds	155,000 00
French rentes	165,336 67
Total	$69,779,232 23

There was also deposited with Canadian trustees, in conformity with the Act, $25,663,788.64, making a total of $95,443,020.87 for the protection of policyholders, being an increase since last report of $10,152,647.21.

The distribution of the total sum of $95,443,020.87 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life	$70,039,163 59
Fire	14,280,538 35
Fire and miscellaneous	6,480,053 54
Accident, guarantee, plate-glass, &c	4,643,265 39
	$95,443,020 87

The total amount of premiums received in Canada for all forms of insurance was $60,955,326, of which $30,739,598 was received by Canadian companies, and $30,215,728 by British, American and other companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1912.

Fire	$	23,194,518
Automobile		464,580
Life		35,709,516
Life (assessment)		2,420,571
Personal accident		2,022,608
Guarantee		564,096
Plate glass		193,525
Steam boiler		135,377
Burglary		66,042
Sickness (so far as separate return made)		1,027,374
Inland transit		88,151
Employers' Liability		2,817,286
Sprinkler leakage		32,118
Title insurance		561
Live stock		127,533
Hail, weather and tornado		302,227
Total	$	69,166,083

Or dividing them according to the nationalities of the companies:—

PREMIUMS 1912.

—	Canadian Companies.	British Companies.	American Companies.
	$	$	$
Fire	5,063,409	12,092,125	6,038,984
Life	23,540,081	1,768,046	10,401,389
Life Assessment	2,420,571	....	....
Accident	1,046,689	557,915	418,004
Guarantee	129,661	147,511	286,924
Plate Glass	52,468	34,441	106,616
Steam Boiler	103,630	....	31,747
Burglary	39,865	923	25,254
Sickness	821,622	105,420	100,332
Inland Transit	4,442	54,275	29,434
Employers' Liability	514,742	1,672,875	629,669
Title Insurance	561	....	....
Live Stock	76,310	51,223	....
Automobile	111,450	42,600	310,530
Sprinkler Leakage	....	413	31,705
Hail, Weather and Tornado	280,220	116	21,891
Totals	$ 34,205,721	$ 16,527,883	$ 18,432,479

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c. (all of which have been previously published) are here collected for convenience of reference:—

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz:—

'Date, date of maturity, place of payment of principal, rate of interest, how payable, *i.e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

'Also as regards municipalities whose bonds or debentures are offered:

'The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

'The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.' (T.B., Nov. 9, 1888).

Railway debentures.—'The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian government, (T.B., Oct. 27, 1890,) *or by any province of Canada, by the United Kingdom or any British Colony; or by the government of any foreign country if the company depositing the same is incorporated in such foreign country.* (*Insurance Act, 1910, sec. 15.*)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. 'Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the 'Building Societies' Act.''

II. 'Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as the "Companies' Act," being chapter 79 of the Revised Statutes of Canada (1906)."

III. 'Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.'

IV. 'Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874," being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.'

V. 'Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of "the Companies Act," chapter 79 of the Revised Statutes of Canada.'

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements herinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par. value or 90 per cent of the market value when the market value is less than the par value.

(*The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par.* (*See below T.B., June 14, 1900.*)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least $500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

No cssurance of acceptance of bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following questions, viz.:—

'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?'

* * * * * * * *

'The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.' (T.B., April 1, 1889.)

Deposit Receipts.—'The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.' (T.B., January 25, 1888.)

Bank Stocks, &c.—'Bank stock or shares in any private company will not be accepted.' (O.C., January 17, 1876.)

Registered Bonds as Deposits,—'When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department, be registered thus—in the name of "the Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Registered Bonds deposited with financial agents in England.—'The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England.' (Approved by O.C., February 3, 1893.)

Foreign Municipal Securities.—'The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.' (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General.—The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

Respecting quality of paper and type used in bonds to be herafter deposited with the Receiver General.—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than $38,000,000, which are held under and for the puposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures, now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct that, of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

LEGAL DECISIONS.

1. Fire Insurance.

(a) *Removal of Goods—Consent—Binder—Authority of Agent.*

K. Bros. & Co., through the agents in New York of the respondent company, obtained insurance of a stock of tobacco in a certain building in Quincy, Flo., and afterwards obtained the consent of the company to its removal to another building. Later, again, they wished to return it to the original location and an insurance firm in New York was instructed to procure the necessary consent. This firm, on Jan. 14, 1909, repaired a "binder," a temporary document intended to license the removal until formally authorized by the company, and took it to the firm which had been agents of respondents when the policy issued, but had then ceased to be such, where it was initialled by one of their clerks on his own responsibility entirely. On March 19th, 1909, the stock was destroyed by fire in the original location, and shortly after a formal consent to its removal back was endorsed on the policy, the respondents then not knowing of the loss. In an action to recover the insurance:

Held, affirming the judgment of the Court of Appeal (25 Ont. L. R. 534) that the "binder" was issued without authority; that even if the insurance firm by whose clerk it was initialled had been respondents' agents at the time, they had, under the terms of the policy, no authority to execute, and authority would not be presumed in favour of the insured as it might be in case of an original application for a policy; and that it was not ratified by the endorsement on the policy as the company could not ratify after the loss.

Appeal dismissed with costs.

(Dec. 10, 1912—Supreme Court of Canada—Kline v. Dominion Fire Ins. Co.—33 Canadian Law Times, p. 138.)

(b) *Insurance on Lumber—Conditions—Warranty—Railway on Lot—Security to Bank—Chattel Mortgage.*

A policy insuring against loss by fire a quantity of sawn lumber in a specified location contained a warranty by the assured "that no railway passes through the lot on which said lumber is piled, or within 200 feet."

Held, that a railway partly constructed and hauling freight through the said lot, though not authorized to run passenger cars and do general business, is a "railway" within the meaning of the warranty.

A condition of the policy was that if the subject of insurance be personal property, and be or become encumbered by a chattel mortgage, it should be void.

Held, per Duff, J. A security receipt under the Bank Act given to a bank for advances is not a chattel mortgage within the meaning of this condition.

Appeal dismissed with costs.

(December 10, 1912—Supreme Court of Canada—Guimond v. Fidelity-Phenix Fire Ins. Co.—33 Canadian Law Times, p. 139.)

(c) *Proofs of Loss—Sufficiency of Certificate—"Fire Insurance Act"—Failure to Comply with Statutory Condition 13—Effect of Conditions 17 and 22—Effect of S. 2 of the Act.*

Where statutory condition No. 13 of "The Fire Insurance Policy Ordinance," Ch. 113, C. O., which relates to the proofs of loss, is one of the conditions of a policy of fire insurance, the insured cannot recover for a loss covered by the policy unless the certificate of loss complies with the terms of that condition.

The combined result of the 17th statutory condition of "The Fire Insurance Policy Ord.," providing that a loss shall not be payable until 60 days after completion of proofs of loss, and of the 22nd condition, providing that action must be brought within one year after the loss, is that the insured must complete his proofs of loss within ten months after the loss occurs unless he is protected by s. 2 of the Act.

S. 2 of "The Fire Insur. Policy Ord.' is intended to protect the insured against all reasonable cases of defective proof, but it does not extend to cases wherein the insured deliberately refuses to give the proof which it is his duty to furnish.

(December 20, 1912—Supreme Court of Alberta En Banc—Forest v. Home Insurance Co.—III Western Weekly Reports, p. 575.)

(d) *Use of Company's Name as Plaintiff—Payment by Company for Surrender of Its Shares—Really Purchase—Payments of Dividends Out of Capital—Promoters' Shares—Consideration—Ultra Vires Acts—Ratification.*

An agreement between a company and a shareholder whereby the latter surrenders stock for a money payment is in reality a purchase of its own stock by the company and is ultra vires: Trevor v. Whitworth, 12 A. C. 409, 57 L. J. Ch. 28, 57, L.T. 457, followed.

The issue of shares otherwise than for value is ultra vires of a company. Such ultra vires acts cannot be ratified even by unanimous action of the shareholders.

(Company, shares, lack of consideration for, onus of proof of payment: *Re* Winnipeg Hedge etc. Co., Wallace's Case, I W.W.R. 853; transfer of shares to directors: Gadsden v. Bennetto, 2 W.W.R. 733; Ving v. Robertson & Woodcock, Ltd., 56 S.J.R. 412—Citation Bureau.)

A corporator who uses the name of a corporation as a plaintiff need not have the previous sanction of the company for so using it: Pender v. Lushington, 6 Ch. D. 70, 46 L.J. Ch. 317; Harben v. Phillips, 23, Ch. D. 14, 48 L.T. 334.

If the name of the company is improperly used, the defendant may move to strike it out. In the absence of such motion, it should be assumed where the purpose of the action is wholly beneficial to the corporation that the shareholders other than those implicated in wrongful acts complained of are favourable to such action. In any event the court has power to strike out the company's name as plaintiff and add it as a defendant: Duckett v. Gover, 6 Ch. D. 82, 46 L.J. Ch. 407.

If the acts complained of are illegal, fraudulent or ultra vires, or if the consent of shareholders has been obtained by fraud or misrepresentation, the company can be made a party defendant and the suit allowed to proceed in the name of the individual corporator. Authorities reviewed.

Held, upon the facts that no consideration was given for certain promoters' shares issued as fully paid up; also that certain shares purporting to be partly paid were wholly unpaid; also that dividends declared and paid were illegal because the conditions precedent laid down in the company's charter had not been fulfilled in that holders of the stock were in arrears in respect of calls and no reserve fund had been set aside, and also because there were no profits and the dividend was declared out of capital.

Held, further, that the allotment and issue of the promoters' shares was ultra vires of the company and should be set aside; also that assignments of the stock to the defendants were void as the charter prohibited assignments of stock in respect of which there were unpaid calls; also that the dividends declared and paid were illegal.

Held, also, that one of the calls was illegal, because in excess of the amount permitted by the charter.

Held, also, that an agreement between defendant and the company by which he surrendered the impeached stock in consideration of $9,000 was ultra vires because it amounted to a purchase by the company of its own stock. Rectification of the register of shareholders and an accounting ordered.

(April 23, 1913—Court of King's Bench, Manitoba—Colonial Assurance Co. v. Smith—IV Western Weekly Reports, p. 295.)

(*e*) *Procédure—Action hypothecaire—Allégation de possession par le défendeur de l'immeuble hypothéque—Assurance mutuelle contre le feu—Billet de dépot—Hypothéque légale sur les immeubles assurés—Ce qui en constitue le titre—Incessibilité de ce qui est du sur des billets de depot—Nullité de billet de dépot pour défaut d'en tete—Assignation irréguliere Renvoi au tribunal compétent—Necessite d'en instruire le défendeur.*

Jugé—(1°. Le recours de l'action hypothécaire n'est ouvert que contre le détenteur de l'immeuble hypothéque, et, si elle est dirigée contre le débiteur personnel, il est essentiel d'y alléguer qu'il ena la possession, de meme que si elle était dirigée un tiers.

2°. Le billet de dépot souscrit pour une compagnie d'assurance mutuelle contre le feu, en vertu de l'art. 7009 S.R.Q., 1909, bien qu'il soit essentiel a la formation du contrat, n'est pas le titre constitutif de l'hypothèque legale de l'article 7023. Il faut, en outre, l'émission de la police contenant la description des beins assurés, et frappés en conséquence, de l'hypothèque, le reglement de cotisation de l'art. 7001, ou la fixation de quote-part de l'art. 7017, et les autres formalités dont le certificat du secrétaire-trésorier fait foi, d'après l'art. 702. Par suite, le seule production du bille de dépot, dans une action en declaration d'hypothèque contre l'assuré, ne suffit pas pout en faire accorder les conclusions.

3°. Lorsqu'une compagnie d'assurance mutuelle contre le feu est mise en liquidation, le liquidateur seul peut opérer le recouvrement de ce que les assurés doivent sur leurs billets de dépôt, ces créances étant incessibles.

4°. Un billet de dépôt sur lequel les mots 'billet de dépot' ne sont "pas imprimés en caractères voyants sur l'en-tete," (1) est nul.

5°. Lorsqu'un défendeur assigné devant un tribunal incompétent *ratione personae* ne comparait pas et que l'action est renvoyeé au tribunal compétent, il a droit d'en avoir avis et d'être mis en demeure de ses defendre, avant qu'il soit procédé ultérieurement.

(March 13, 1911—Superior Court of Quebec, Mr. Justice Pouliot—Clement v. Dodier—41 Superior Court of Quebec Reports, p. 289.)

(*f*) *Special Case—Construction of Insurance Policies—Different Classes in Policies.*

On July 3rd, 1911, Christ Church Cathedral, Fredericton, was partially destroyed by fire, and a chime of bells in the tower was wholly destroyed.

The building was insured for $55,000 in ten different companies, and the schedule of insurance in all of the policies was the same, being as follows:—

	Amount.	Rate.	Premium.
(1). On the stone building. Roof covered with tin shingles including the tower, spire and chancel thereof, as well as choir room and vault, and all monuments and memorial tablets in said building, situate on the south side of Church Street in the City of Fredericton, occupied as a place of public worship, and known as Christ Church Cathedral....	$42,000	.80	$336

	Amount.	Rate.	Premium.
(2). On pipe organ and appurtenances belonging thereto including choir music, communion table, pulpit, font, lectern, desks, pews and seating chairs, carpets, stoves, furnaces and their attachments, steam heating apparatus, including piping, clocks, printed books, plate and plated ware, vestments and all church furnishings, furniture and fixtures, fuel, lighting equipment including acetylene plant and all piping used in connection therewith while contained in said building....	$10,000	$1.00	$100
(3). On stained glass and all other windows in said building........................	3,000	1.00	30
	$55,000	......	$466

Held, all parties agreeing that the bells were intended to be insured under the policies, that the "chime of bells" fell within class (2) under the description "all church furnishings, furniture and fixtures."

(December 19, 1911—Supreme Court of New Brunswick in Equity, Mr. Justice Barker—The Bishop of Fredericton vs. The Union Assurance Company, et al—4 Reports of the Supreme Court in Equity of New Brunswick, p. 409.)

(*g*) *Fire Policy—Evidence—Conversations Without Prejudice—Meaning of "Railway"—Agency—Change in Title or Interest—Transfer under Bank Act—Proofs of Loss—"Knowledge and Belief as to Time and Origin of Fire"—Statement of Interest of Insured and Others—Retention of Proofs by Insurer—Waiver—New Trial—Misdirection.*

Conversations had with a view to settlement of a dispute especially where expressly stated to be without prejudice are inadmissible and it is for the judge and not for the jury to determine the facts upon which the admissibility of evidence depends.

Defendant company issued a fire insurance policy upon the plaintiff's lumber. By one clause the insured warranted "that no railway passes through the lot on which said lumber is piled or within two hundred feet of the same."

Held, the word "railway" includes a railway in course of construction upon which construction trains are running, though not opened for general public traffic.

Where the agent of an insurance company (other than the defendant Company) was requested to procure insurance and sent the application to the general agent of his own company who placed part of the insurance with the defendant.

Held, no agency was established between the person taking the application and the defendant company, and therefore the defendant could not be charged with the knowledge of such person as to the nature of the risk or the value of the insured property.

The insurance policy contained conditions making the policy void "if the subject of insurance be personal property and be or become encumbered by a chattel mortgage," and "if any change other than by the death of an insured take place in the interest, title or possession of the subject of insurance."

After the policy issued, the plaintiffs, in pursuance of an agreement with a bank, transferred the lumber insured to the bank as security for indebtedness, by transfer under the Bank Act.

Held, this transfer was a breach of the above conditions.

The policy required that the insured in their proofs of loss "shall render a statement to this Company signed and sworn to by said insured stating the knowledge and belief of the insured as to the time and origin of the fire." The proof stated that the origin of the fire was unknown to the insured but did not state insured's belief.

Held, per Barker C.J., Landry and McKeown JJ., that this was not a compliance with the condition.

Another condition of the policy required insured to state in their proof of loss "the interest of the insured and of all others in the property." The plaintiff stated that the property belonged to them and no other person had any interest in it except a specified bank for advances, but failed to state the nature of the bank's interest or the amount of the advances.

Held, per Barker C.J., Landry and McKeown JJ., that this was not a compliance with the condition.

Per Barker C.J., Landry and McKeown, JJ.: The fact that the defendant company notified the plaintiffs after the fire that the matter was in the adjuster's hands and sent an adjuster to inspect the loss, who made inquiries as to the origin of the fire and other matters mentioned in the proofs of loss does not establsh a waiver of such proofs.

Per Barker C.J., Landry and McKeown JJ.: Mere retention of proofs of loss by an insurance company for a long time without objection does not constitute a waiver of defects in such proof. (McManus v. The Aetna Insurance Co., 11 N.B.R. 314, followed. Imperial Fire Insurance Company v. Bull, 15 A.R. (Ont.) 421, affirmed 18 S.C.R. 697, distinguished.)

In a case requiring a direction upon the law to the jury it is misdirection to give a general statement of the law without pointing out its application to the facts of the particular case. (Prudential Assurance Co. v. Edmonds 2 App. Cas. 487 followed.)

(February 23, 1912—Supreme Court of New Brunswick—Guimond et al v. Fidelity-Phenix Fire Insurance Co.—41 Supreme Court of New Brunswick Reports, p. 145.)

(*h*) *Fire insurance—Change of risk—Evidence—Use of gasoline.*

Appeal from a decision of the Court of Appeal for Ontario (1), reversing the judgment at the trial in favour of the defendants (appellants).

This was an action on a policy insuring premises used at the time as billiard and pool rooms and a bowling alley, and the main defence was that a portion of the premises having been leased for a restaurant without notice to the company this was a change material to the risk which avoided the policy. The trial judge gave judgment for the company on this ground.

The Court of Appeal reversed this judgment on the ground that the defendants had not proved that the change in the use of the premises was material and that, in the absence of such evidence, it could not be said that a restaurant, even where gasoline is used, is more hazardous than a billiard room.

On an appeal by the defendants to the Supreme Court of Canada, the court, after hearing counsel on behalf of both parties, reserved judgment and, on a subsequent day, there being an equal division of opinion among the judges, the judgment appealed from stood affirmed.

(June 14, 1912—Supreme Court of Canada—Anglo-American Fire Insurance Co. v. Morton—on appeal from the Court of Appeal for Ontario—46 Supreme Court of Canada Reports, p. 653.)

(i) Insurance on Lumber—Conditions—Warranty—Railway on lot—Security to bank—Chattel mortgage.

A policy insuring against loss by fire a quantity of sawn lumber in a specified location contained a warranty by the assured"that no railway passes through the lot on which said lumber is piled, or within 200 feet."

Held, that a railway partly constructed and hauling freight through the said lot, though not authorized to run passenger cars and do general business, is a "railway" within the meaning of the warranty.

A condition of the policy was that "if the subject of insurance be personal property, and be or become encumbered by a chattel mortgage" it should be void.

Held, per Duff J.—A security receipt under the "Bank Act" given to a bank for advances is not a chattel mortgage within the meaning of this condition.

(Dec. 10, 1912—Supreme Court of Canada—Amedee Guimond and others vs. The Fidelity-Phenix Fire Insurance Company—47 Supreme Court of Canada Reports, p. 217.)

(j) Insurance—Fire—Construction of Policy—Non-Disclosure of Nature of Insured's Interest—Application of 10th Statutory Condition—Oral Application—Effect of Condition 2—"Owners".

In view of the fact that fire insurance policies, including the statutory conditions, are drawn in wide and general terms so as to be capable of application to a great variety of differing cases, they should not be interpreted as if they were instruments drawn for the special purpose of dealing exclusively with the precise case in contemplation of the parties. Inasmuch as the words of the policy are those of the insurer he must use words which make it clear that they are intended to bind the insured in the particular case.

It is not necessary that a policy of fire insurance should state the nature of the insurable interest of the insured: Crowley v. Cohen, 3 B. & Ad. 478, 1 L.J.K.B. 158 and Keefer v. Phœnix Insurance Co., 31 S.C.R. 144.

A mere oral application for a policy of fire insurance is an application within the meaning of the statutory conditions—Davidson v. Waterloo Mutual Fire Insurance Co., 9 O.L.R. 394, 5 O.W.R. 264.

Statutory condition 10 (*a*) which provides that the insurance company shall not be liable for the loss of property owned by any other party than the insured, unless the interest of the insured is stated in or upon the policy, applies only to cases in which the insured has an insurable interest less than that of an owner in the widest sense and the intention of the company is to insure only his lesser interest.

(Fire insurance, statutory conditions, agent's authority to vary or waive —Mahomed v. Anchor Fire, etc., Co., 3 W.W.R. 89; misleading description: Dodge v. Western Canada, etc., Co., 2 W.W.R. 792, insurable interest: Mutual Fire, etc., Co. v. La Compagnie C.A. Paquet, 21 Que. K.B. 419. Citation Bureau.)

While statutory condition 2, quoted infra, is not applicable, so as to prevent the effect ordinarily of any statutory condition it is applicable to prevent the effect even of any statutory condition the application of which would have nullified the contract of insurance in its very inception.

The plaintiffs' action was upon a fire insurance policy issued by the defendant company. It appeared that the plaintiffs were not the owners of the insured property but had merely the right to use it during the continuance of a partnership in consideration of keeping it insured. There was nothing on the face of the policy to show what the plaintiffs' interest was and it appeared that no particulars of the nature of that interest were given or asked for at the time the plaintiffs applied for and obtained the policy. The application was made over the telephone by the firm's secretary to the defendant's local agents at Edmonton, and it did not appear that the secretary asked for insurance in any particular company.

Held, reversing Scott, J., 3 W.W.R. 808, that, as the wording of the policy contemplated the insurance of an interest which might not be that of an owner, condition 10 was not a bar to the plaintiffs' action; the effect of the application and what followed it being that the plaintiffs asked for an immediately effective insurance upon their insurable interest in the building in question without defining the nature of that interest, that the company agreed to give them such insurance without requiring them to define the nature of the interest, and that, therefore, condition 10 did not apply, for, if it did, the policy would have been contrary to the intention of the parties, wholly ineffective from its inception.

Held, also, that if statutory condition 10 ought to apply statutory condition 2 would save the plaintiffs' action.

Held, also, that the plaintiffs were "owners" within the meaning of condition 10 (a).

(June 17, 1913—Supreme Court of Alberta—Gainer & Co. v. Anchor Fire & Marine Insurance Co.—IV Western Weekly Reports, p. 900.)

(*k*) *Conditions—Reasonableness—Policy on Buildings at Mouth of Mine.*

There is no presumption of law that all variations in an insurance policy from the statutory conditions are *prima facie* unjust and unreasonable and that consequently the burden should be upon the company to prove their reasonableness: Eckhardt v. Lancashire, 31 S.C.R. 74.

Conditions in a policy of fire insurance upon buildings around the mouth of a mine and occupied by members of the staff that the company shall not be answerable for loss occurring through forest fires or for loss while the premises are vacant or unoccupied are not unjust or unreasonable.

(Fire insurance, statutory conditions, effect of: Forest v. Home Insurance Co., 3; W.W.R. 575; Gainer v. Anchor Fire and Marine Insurance Co., 4 W.W.R. 900; agent's authority to vary or waive; Mahomed v. Anchor Fire & Marine Insurance Co., 3 W.W. R. 89, 157. Citation Bureau.)

(June 8, 1913—Supreme Court of British Columbia—Pratt v. Connecticut Fire Insurance Co.—IV Western Weekly Reports, p. 1012.)

2. Accident Insurance.

(*l*) *Misrepresentation as Defence—All Facts Known to Agent—Business Manager of Lumber Company as "Cruiser" or "Inspector of Woods"—Injury on Steamer—Evidence that Steamer was Licensed.*

In an action upon an accident insurance policy wherein it is shown that there were no circumstances inducing the contract of which the insurers were not aware but that, on the contrary, the agent taking the risk had as full a knowledge of its nature as that possessed by the plaintiff, misrepresentation cannot be relied upon as a defence.

The business manager of a lumber company whose duties of checking the quantities and qualities of lumber purchased or about to be purchased by the company involve proceeding to and inspecting the materials dealt with in its business is not a "cruiser," nor are his duties those of an "inspector in woods, or of proprietor or manager superintending in woods or on a river drive," within the meaning of an accident insurance policy.

Where an accident insurance policy provides that if the insured be injured on a steam vessel licensed for the regular transportation of passengers he shall be entitled to double indemnity, evidence that he was injured on a steamship running between a United States and Canadian port is sufficient, in the absence of any evidence to the contrary, to establish the fact that the steamer came within the above provision.

(January 4, 1913—Supreme Court of British Columbia—Kinman v. Ocean Accident & Guarantee Corporation—III Western Weekly Reports, p. 630.)

(*m*) *Death Claim—Evidence—Statement of Deceased—Admissability—Finding of Trial Judge as to Cause of Death—Appeal—Conditions of Original Policy—Non-compliance with—Accident Renewal Receipt—Fresh Contract or Renewal of Policy—According to Tenor of Policy—Meaning and Effect—Impairment or Modification of Contract—Insurance Act, R.S.O. 1897, ch. 203, secs. 80 (2), 144 (1), 152—Status of Preferred Beneficiary Suing for Insurance Moneys—Trust Subject to Terms of Contract.*

The judgment of Middleton, J., 26 O.L.R. 75, was affirmed.

Held, by Garrow and Meredith, JJ.A., that the accident renewal receipt was, upon its face, and was in fact, nothing but a receipt for the premium by payment of which the original policy (issued in 1902) was renewed for another year. Without the policy, the plaintiff, suing in her own right, as beneficiary, would have no right of action. The insurance contract was the contract first made in 1902, and thereafter renewed from year to year; that contract, admittedly, complied with the requirements of the law, and under it, admittedly, there was no right of action. Whether one of the parties alone had the power to renew, or whether it required the concurrence of both, the contract ended unless and until it was renewed.

The trial Judge erred in admitting evidence of the statement of the deceased, some time after the event, that he thought he had hurt himself; but admitting the statement had really no effect upon the case. A finding on circumstantial evidence is as good as one on direct testimony; and, having regard to the ordinary rule, the finding of the trial Judge as to the cause of death could not be reversed on appeal though there was no great margin of foundation for the support of that finding in the evidence upon which it was based.

Held, by MacLaren, Magee, and Hodgins, JJ.A., that the evidence referred to was properly admitted by the trial Judge; and that his findings that the defendants were liable, unless, by reason of the provisions of the Insurance Act, they were protected by the conditions found in the original policy, should be affirmed. The evidence at the trial brought the case within sec. 152 of the Insurance Act, R.S.O. 1897, ch. 152.

The contract was a new insurance, and not merely the renewal of an old one; it was not one kept on foot by payment or by performance of conditions with which the insured might comply without the assent of the insurer.

Long v. Ancient Order of United Workmen (1898), 25 A.R. 147, 156, followed.

By sub-sec. (2) of sec. 80 of the Insurance Act (added by 3 Edw. VII, ch. 15, sec. 3), the plaintiff was, if beneficiary, entitled to maintain the action. Her title as beneficiary was derived only from the insertion of her name in the original policy (No. 65996), under which the principal sum was, on death, payable to her; and the words in the renewal receipt, according to tenor of policy No. 65996 imported the policy and all contained therein or thereon.

It was not necessary, therefore, for the defendants to establish that conditions impairing or modifying the contract might be imported into the contract by reference merely.

Consideration, nevertheless, of the following cases: Venner v. Sun Life Insurance Co. (1890), 17 S.C. R.394; Jordan v. Provincial Provident Institution (1898) 28 S.C.R. 554; Hay v. Employers' Liability Assurance Corporation (1905), 6 O.W.R. 459; Elgin Loan and Savings Co. v. London Guarantee and Accident Co. (1904-6), 8 O.L.R. 117, 9 O.L.R. 569, 11 O.L.R., 330.

In law, a condition, which is itself part of a contract, cannot be said to impair or modify the legal effect of the contract taken as a whole.

Hargrove v. Royal Templars of Temperance (1901), 2 O.L.R. 79, 95, followed.

Under sec. 144 (1) of the Insurance Act, where any insurance contract is evidenced by a sealed or written instrument, all the terms and conditions of the contract must be set out in full on the face or back of the instrument forming or evidencing the contract; and, the words according to tenor of policy No. 65996 making the policy part of the contract, the statute had been literally complied with; if policy 65996 did not itself form the contract, it evidenced it in conjunction with the renewal receipt, the two documents formed or evidenced the contract, and the condition was found therein or thereon.

The plaintiff, as beneficiary, was bound by the condition in the policy that notice should be given in writing within fourteen days of the accident from which the injury resulted, and that failure to give such notice should invalidate all claims under the policy, although she had not contracted to be so bound, and although it was stated in the policy that the conditions therein or thereon should be conditions precedent to the right of the *insured* to recover. Although, under the Insurance Act, a trust is created in favour of a preferred beneficiary, such as the plaintiff, it is a trust subject to the terms of the contract out of which the trust fund arises, and, therefore, subject to be defeated by the neglect of the insured. And the non-compliance by the insured or the plaintiff with the conditions was effective to defeat the plaintiff's action.

Accident Insurance Co. of North America v. Young (1892), 20 S.C.R. 280, Employers' Liability Assurance Corporation v. Taylor (1898), 29 S.C.R. 104, Atlas Assurance Co. v. Brownell (1899), 29 S.C.R. 537, and Home Life Association of Canada v. Randall (1899), 30 S.C.R. 97, followed.

(The Insurance Act above referred to is the Insurance Act of Ontario.)

(February 10, 1913—Court of Appeal for Ontario—Youlden v. London Guarantee & Accident Co.—28 Ontario Law Reports, p. 161.)

3. GUARANTEE INSURANCE.

(n) *Conditions—Embezzlement or Larency.*

The plaintiff took out a guarantee policy with the defendants against loss sustained by the fraud or dishonesty of one of his employees amounting to embezzlement or larency. During the currency of the policy the employee's position was so changed that he drew less salary, and of this the defendants were not informed.

Held that this of itself was sufficient to void the policy.

The policy provided for a weekly report by the employee of cash received and payment of the same to the employer, all moneys to be paid into the bank and the bank books to be inspected and checked monthly, and that the employer should balance the cash account and check the receipts weekly. The employee used to draw money on his own account but did this quite openly, and he was entitled to half the profits.

Held that if the conditions of the policy were complied with the employer must have known of the conditions which existed, and if they were not complied with there was such a breach of duty as to avoid liability under the policy.

Held, further, that the employee's conduct was not such as to constitute fraud or dishonesty amounting to embezzlement or larency.

(Insurance, fidelity, meaning of embezzlement: Debenhams v. Excess Insur. Co., 28 T.L.R. 505.)

(March 10, 1913—Court of King's Bench, Manitoba—Gray v. Employer's Liability Co. IV Western Weekly Reports, p. 106.)

4. MARINE INSURANCE.

(o) *Mutual Company—Appointment of a receiver—Effect of Premium notes—Liability of makers—Cancellation of policy—Directors' personal liability.*

Policies of marine insurance issued by the plaintiff company contained a clause providing for return of premium "for every thirty days of unexpired time if this policy be cancelled."

Defendants, who were policy holders of the company were notified by the receiver that the company had gone into liquidation, adding: "It is understood that the legal effect of this proceeding is to cancel all outstanding policies, &c."

In an action by the receiver in the name of the company to enforce payment of notes given by defendants for premiums.

Held, Drysdale J. dissenting, that the cancellation referred to was a cancellation under the terms of the policies or by agreement of the parties, and had no reference to a case such as the present where the performance of the contract was rendered impossible by action of the State, under the laws of the State, putting the affairs of the company into the hands of a receiver.

Also, the company being a mutual one and the makers of the notes being both insured and insurers, the notes in question were assets of the company for rateable distribution among the creditors, and the receiver was therefore entitled to recover the full amount without reference to the return of premium provided for in case of cancellation.

Also, affirming the judgment of the trial judge, that the fund required to be provided in the first instance as security to policy holders having been paid in, the fact that it was depleted by losses occurring later did not void the policies in connection with which the notes sued on were given, but merely imposed a personal liability upon the president and directors of the company.

(May 10, 1912—Supreme Court of Nova Scotia—The China Mutual Insurance Co. v. Pickles, Smith, and J. W. Smith—46 Supreme Court of Nova Scotia Reports, p. 7.)

(p) Mutual company—Cancellation of policy—Return of unearned premium—Cancellation by operation of law.

A mutual insurance company incorporated under the laws of the State of Massachusetts issued marine policies in favour of parties in Nova Scotia who gave notes for the premiums. The policies provided for a return of premiums "for every thirty days of unexpired time if this policy be cancelled." Before any of the premium notes matured the policyholders were notified that the company had been put into liquidation at the instance of the Insurance Commissioner, the notice stating that the legal effect was "to cancel all outstanding policies." In an action by the receiver in the company's name to enforce payment on the notes:—

Held, affirming the judgment appealed against (46 N.S. Rep. 7) that the decision of the case must be governed by the law of Massachusetts; that the holder of a policy in a mutual company being both insurer and insured the notes sued on were assets for distribution among the creditors; and the receiver was, therefore, entitled to recover the full amount.

Held, also, that a cancellation resulting from the action of the State was not a cancellation within the meaning of the above clause providing for return of premium.

(Feb. 18, 1913—Supreme Court of Canada—Frank W. Pickles and J. William Smith, v. The China Mutual Insurance Co.—47 Supreme Court of Canada Reports, p. 429; 33 Canadian Law Times, p. 321.)

---

5. Live Stock Insurance.

(q) Untrue Answer to Question in Application—"What Did You Pay for this Animal?"—Answer Filled in By Agent, Applicant Consenting.

An insurance company is not held to have a knowledge of the truth as to the subject insured where, although the answers to the questions in the application were written by the company's agent, they were invented by him and consented to by the applicant in order that the insurance might be effected.

The written application for insurance on a horse stated that the horse was of the value of $2,000 and the answer to the question, "What did you pay for this animal?" was "Got in trade." The plaintiff testified that he told the agent that he gave cash and the price of four colts, $550 in all, for the horse and the agent said, "I will put it, 'Got in trade," and the plaintiff replied, "All right, I don't care how you put it." The application and statements therein were part of the contract and the policy provided that the company should not be liable where material statements in the application should be found to be untrue.

Held, that the untrue answer to the question, "What did you pay for this animal?" voided the policy.

(May 20, 1913—Court of Appeal for Alberta—Bastedo v. British Empire Insurance Co.—IV Western Weekly Reports, p. 905.)

LEGISLATION.

1. Dominion Legislation.

The undermentioned Acts were passed by the Parliament of Canada at the session 1912–13, 3 Geo. V.:—

(1) An Act to incorporate the Beaver Fire Insurance Company, assented to 16th May, 1913. This Act is in the model form, and grants authority to carry on fire insurance, cyclone or tornado insurance, sprinkler leakage insurance, in connection with fire contracts made by the Company, weather insurance and hail insurance. The authorized Capital is one million dollars. The head office of the Company is at the City of Winnipeg.

(2) An Act to incorporate the Canada Hail Insurance Company, assented to 2nd April, 1913. This Act is also in the model form. The authorized Capital is one hundred and fifty thousand dollars with power to increase the same to three hundred thousand dollars. The head office of the Company is at the City of Winnipeg.

(3) An Act to incorporate Canadian Provident Insurance Company assented to 16th May, 1913. This Act authorizes the company to make contracts of fire insurance, plate glass insurance, steam boiler insurance, inland transportation insurance, and marine insurance. The Company is also empowered to acquire the rights and property of the Canadian Phœnix Insurance Company incorporated in 1911 by an Act of the legislature of the Province of Manitoba. The authorized capital of the Company is five hundred thousand dollars. The head office is in Brandon in the Province of Manitoba.

(4) An Act to incorporate the Canada Preferred Insurance Company assented to 10th April, 1913. This Act is in the model form and grants authority to transact the business of fire insurance. The authorized capital is one million dollars. The head office is at Vancouver in the Province of British Columbia.

(5) An Act respecting the Casualty Company of Canada, assented to 6th June, 1913. This Company was incorporated by chapter 63 of the Statutes of 1911 which was assented to on the 19th May of that year. The Company failed to obtain the license required by the Insurance Act within the time limited by the said Act in that behalf and the present Act provides that the Minister of Finance may at any time not later than May 18, 1915, grant to the Company the necessary license to carry on business. The Act also provides for an increase in amount of capital to be subscribed and paid up before the issue of such license.

(6) An Act to consolidate and amend the Act relating to the Guarantee Company of North America assented to 7th March, 1913. This Act as its name implies consolidates the Acts above referred to, being chapter 36 of the Statutes of 1851, chapter 22 of the Statutes of 1873, chapter 71 of the Statutes of 1880 and chapter 57 of the Statutes of 1881. The business which the Company is authorized to transact is the business of guarantee insurance as defined in the Insurance Act, 1910.

(7) An Act respecting the Hudson Bay Insurance Company, assented to 6th June, 1913. This Company was incorporated by chapter 110 of the Statutes of 1910, Section 12 of which is in part in the following words:

The new Company may carry on such and so many of the classes, branches or kinds of insurance mentioned in the second subsection of this section as are from time to time covered by the license issued to the Company pursuant to the statutes respecting insurance.

2. The classes, branches or kinds of insurance referred to in the preceding sub-section of this section are the following, namely:—

(*a*) The business of fire insurance;
(*b*) The business of cyclone or tornado insurance;
(*c*) The business of hail insurance;
(*d*) The business of inland transportation insurance;
(*e*) The business of explosion insurance;

Section 1 of this Act adds to sub-section 2 of said section 12 of the Act of 1910 the following classes, branches or kinds of insurance, viz,

(*f*) Guarantee insurance;
(*g*) Accident insurance;
(*h*) Bond insurance;
(*i*) Sickness insurance;
(*j*) Sprinkler leakage insurance;
(*k*) Steam boiler insurance;

with the proviso that the Treasury Board may require the paid up capital of the Company to be increased to any sum it may prescribe as a condition precedent to the issue of a license for the transaction of any branch or branches of insurance in addition to fire insurance and hail insurance.

(8) An Act respecting the Imperial Underwriters' Corporation and to change its name to "Imperial Underwriters' Corporation of Canada" assented to 6th June, 1913. The Imperial Underwriters was incorporated in 1907 by an Act of the Legislature of British Columbia. By the Act under consideration the shareholders of the Provincial Company are incorporated under the name of the Imperial Underwriters' Corporation of Canada.

The capital is one million dollars. The Corporation is authorized to transact fire insurance, plate glass insurance and accident insurance and has power to acquire the business of the Provincial Company. The head office is at the city of Toronto.

(9) An Act respecting the North Empire Fire Insurance Company assented to 16th May, 1913. This Company was incorporated by Chapter 136 of the Statutes of 1908, with an authorized capital of one million dollars. This Act increases it to two million dollars and provides for the acquisition by it of the business of any other fire insurance company with the consent of the shareholders and the approval of the treasury board.

(10) An Act to incorporate the North West Guarantee and Accident Insurance Company assented to 2nd April, 1913. This Act is in the model form and authorizes the transaction of accident, sickness, steam boiler, guarantee and plate glass insurance.

Its authorized capital is one million dollars with power to increase the same to two million dollars. Three hundred and fifty thousand dollars of the capital must be subscribed and one hundred and fifty thousand dollars paid thereon before the Company can commence business. The head office of the Company is Saskatoon in the Province of Saskatchewan.

(11) An Act respecting the Western Canada Accident and Guarantee Company assented to 6th June, 1913. This is a Manitoba Company which was incorporated in 1907, the shareholders of which are by this Act constituted a Dominion Corporation with an authorized capital of one million dollars.

The head office is at the City of Winnipeg. The Company is authorized to carry on guarantee insurance, accident insurance, sickness insurance, automobile insurance and burglary insurance.

2. QUEBEC LEGISLATION.

Statutes of 1912, Chapter 38.

An Act for the Prevention of Fires.

(Assented to 21st December, 1912.)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. The following sub-section and articles are inserted in the Revised Statutes, 1909, after sub-section seventh, of section third, of chapter second, of title seventh.

8—THE PREVENTION OF FIRES.

"3822*a*. It shall be lawful for the Lieutenant-Governor in Council to appoint for the Province, an officer called "The Provincial Fire Commissioner."

"3822*b*. It shall also be lawful for the Lieutenant-Governor in Council to appoint such other subordinate officers as he may think necessary, to assist the commissioner in the performance of his duties, and to provide for their remuneration.

"3822*c*. The commissioner and the other officers shall be subject to the authority of the department of Public Works and Labour.

All salaries and expenses necessary for the carrying out of this sub-section, shall be payable out of the consolidated revenue fund of the Province.

"3822*d*. It shall be the duty of the commissioner whenever required so to do by the Minister of Public Works and Labour, to hold an inquiry into every fire which has destroyed, wholly or in part, any building, forest, or property.

"3822*e*. The commissioner shall have, *ex-officio*, all the powers, authority and jurisdiction of a judge of the sessions, of a recorder, or of a coroner, for all purposes relating to the inquiry.

He shall have power to summon to appear before him all persons whom he thinks able to give him information or evidence respecting the object of his inquiry, and also of issuing warrants of arrest.

Articles 3811 to 3820, shall apply to this sub-section, *mutatis mutandis*.

"3822*f*. The same powers may also be entrusted by the Minister of Public Works and Labour to any other officer belonging to this service.

"3822*g*. The commissioner and his officers, in the performance of their duties, may enter any building or other property in which there has been a fire, as well as all neighbouring buildings and properties.

"3822*h*. The commissioner and officers, any chief of a fire brigade in a city, town or village, and the mayor in any place where there is no fire brigade, may enter any building, and if they find that the state of the building or of the effects therein, is dangerous,they may order whatever they may think necessary to cause such danger to disappear, and if the owner of such building or effects does not forthwith obey such orders, he shall be liable to a fine or penalty of not more than ten dollars for each day he is so in default.

"3822*i*. It shall be the duty of the commissioner to visit the said municipalities, and to inspect their fire extinguishing apparatus and their fire brigades and to report to the Minister of Public Works and Labour and to the municipal authorities as to the condition thereof, and to aid such authorities with his advice.

"3822*j*. It shall be lawful for the Lieutenant-Governor in Council to devote annually a sum of not more than ten thousand dollars out of the consolidated revenue fund of the Province, to the giving of premiums to village municipalities which supply themselves with efficient fire extinguishing apparatus to the satisfaction of the commissioner.

"3822*k*. The fire commissioner shall, before the first day of June of every year, and whenever required so to do by the Minister of Public Works and Labour, make a detailed report of his operations.

"3822*l*. *To assist in defraying the expenses of the service created by this subsection there shall be imposed on all fire insurance companies doing business in the Province, an annual tax of one-fourth of one per cent, on the aggregate amount of the gross premiums or assessments collected by each of them in the Province.*

The said tax shall be payable to the Provincial Treasurer before the first day of July of each year, including the current fiscal year, and shall be based on the annual report which each insurance company is bound to furnish in virtue of articles, 1350, 6979 or 6980, as the case may be.

The certificate of the Provincial Treasurer is final as to the amount to be paid by each company in virtue of this article.

"3822*m*. The fire commissioners appointed for the cities of Quebec and Montreal, and for the town of Levis, shall have, within the limits of their respective jurisdiction, the powers granted to the Provincial Fire Commissioner appointed in virtue of this sub-section, and the cities of Quebec and Montreal and the town of Levis, shall remain subject to the jurisdiction of the commissioners appointed for their municipal territory, as provided by articles 3806 to 3822, both inclusive."

"3822*n*. The Lieutenant-Governor in Council may, when he thinks proper, put the cities of Quebec and Montreal, and the town of Levis, or any or either of them, under the jurisdiction of the Provincial Fire Commissioner, or extend the jurisdiction of the fire commissioner of Quebec or Montreal to any other part of the province.

2. This Act shall come into force on the day of its sanction.

Statutes of 1912, *Chapter* 18.

An Act to amend the Act imposing taxes upon Commerical Corporations, Companies, Partnerships, Associations, Firms and Persons.

(Assented to 21st December, 1912.)

His Majesty with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Paragraphs *a* and *b* of division 1 of article 1347 of the Revised Statutes, 1909, are replaced by the following:

a. One-tenth of one per cent upon the amount of the paid up capital of the company;

b. An additional tax of thirty dollars for each place of business, factory or workship in the cities of Montreal and Quebec, and of fifteen dollars for each place of business, factory or workshop in every other place.

2. This act shall come into force on the first juridical day of July, 1913.

The paragraphs replaced by the above section are as follows:—

a. One-eighth of one per cent upon the amount of the paid-up capital to one million dollars, inclusively, and fifty dollars for each one hundred thousand dollars or fraction of one hundred thousand dollars for all sums over one million dollars;

b. An additional tax of fifty dollars for each place of business, factory or workshop in the cities of Montreal and Quebec, and of twenty dollars for each place of business, factory or workshop in every other place;

3. MANITOBA LEGISLATION.

Statutes of 1912.

An Act to amend "An Act respecting the Licensing of Extra-Provincial Corporations."

(Assented to January 24, 1913).

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 21 of Chapter 10 of 9 Edward VII, being entitled "An Act respecting the licensing of Extra Provincial Corporations," is hereby amended by adding thereto the following sub-section:—

(a) In every case in which the capital of such a corporation is or has been increased after the issue of a license hereunder, the corporation shall, within one month after such increase, or in case such increase took place before the coming into force of this sub-section, then within one month thereafter, pay to His Majesty, for the public uses of Manitoba, such additional fee as would with the fee or fees already paid in respect of such license, make the total fee equal to the amount which would be payable under the schedule of fees fixed by the Lieutenant-Governor-in-Council under this section for an initial license for a corporation having such total increased capital, and, in default of such payment of such additional fee, the Lieutenant-Governor-in-Council may suspend or revoke such license in whole or in part. Upon subsequent payment of such additional fee, with an addition of twenty-five per cent thereof as a penalty, the Lieutenant-Governor-in-Council may remove such suspension or cancel such revocation and restore such license. Notice of such suspension, revocation, removal or restoration shall then be given by the Provincial Secretary in *The Manitoba Gazette*.

2. This Act shall apply in all cases in which there has been such an increase of capital since the first day of November, A.D. 1909.

3. This Act shall come into force on the day it is assented to.

The undermentioned Acts were passed by the Legislature of Manitoba in the session terminating 15th February, 1913:—

(1) An Act to incorporate "Master Builders" Liability Insurance Company. Assented to January 24th, 1913.

This Act grants power to the Company to make contracts of insurance against loss or damage by fire, lightning, cyclone, storm, tempest or tornado and against loss arising from any rent or rents from any building or buildings that may be destroyed by fire and to carry on the business of inland marine and inland transportation insurance and make contracts of insurance against loss or damage by breakage or otherwise to plate or other glass.

The authorized capital is $500,000, $100,000 of which must be subscribed and $25,000 actually paid thereon before the commencement of business.

Power is given to the Company to amalgamate with or purchase the business of any other company engaged in any similar business in Canada and to sell and dispose of the business of the company to any other such company.

(2) An Act to incorporate "Merchants Casualty Company." Assented to January 24th, 1913.

The Company is authorized by this Act to carry on the business of fire, storm, hail, marine, inland transportation, automobile and vehicle, sprinkler leakage, plate and other glass, burglary or theft, boiler, employers' liability fidelity insurance, accident, sickness, live stock, mortgage, investment and rental insurance or any of them and to make contracts and to carry on business respecting all or any other kinds of insurance or assurance, except life insurance.

The authorized capital of the company is $300,000, $100,000 of which must be subscribed and $25,000 paid thereon before the commencement of business.

Power is given to the Company to amalgamate with or purchase the business of any other company engaged in any similar business in Canada and to sell and dispose of the business of the company to any other such company.

4. NEW BRUNSWICK LEGISLATION.

Statutes of 1913, Chapter 26.

An Act respecting Conditions in Policies of Fire Insurance.

(Assented to 20th March, 1913).

Be it enacted by the Lieutenant-Governor and Legislative Assembly of the Province of New Brunswick, as follows:—

1. This Act may be cited as "The Fire Insurance Policies Act."

2. In this Act, unless the context otherwise requires, the expression "insurer" means any person or company with whom or which any contract of insurance against loss by fire is effected.

3. The conditions set forth in the first Schedule to this Act shall, as against any insurer, be deemed to be part of every contract of fire insurance, whether sealed, written or oral, entered into, renewed or otherwise coming into force in New Brunswick, after the coming into force of this Act, with respect to any property in New Brunswick, or in transit therefrom or thereto, and such conditions shall be printed on every such policy with the heading "Statutory Conditions" and no stipulation to the contrary or providing for any variation, addition or omission, shall be binding on the assured, unless evidence in the manner prescribed in this Act in that behalf.

4. If the insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added on the instrument of contract containing the printed statutory conditions, words to the effect set out in the second schedule, printed in conspicuous type, and in ink of a different color, and with the headings, "Variations in Conditions."

5. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner hereinbefore mentioned or to the like effect, be valid and binding on the assured; and no questions shall be considered as to whether any such variation, addition or omission is, under the circumstances just and reasonable; but on the contrary the policy shall, as against the insurer, be subject to the statutory conditions only, unless the variations, additions or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid; provided, it shall be optional with the insurers to pay or allow claims which are void under the third, the fifth, or ninth statutory conditions, in case the said insurers think fit to waive the objections mentioned in the said conditions.

6. Where a policy is entered into or renewed containing or including any conditions other than or different from the condition set forth in the first schedule to the Act if this condition so contained or included is held by the court or judge before whom a question relating thereto is tried, to be not just and reasonable such condition shall be null and void.

7. In any one of the following cases:—

(a) Where, by reason of necessity, accident or mistake, the conditions of any contract of fire insurance on property in this Province as to the proof to be given to the insurer after the occurrence of a fire, have not been strictly complied with; or

(b) Where, after a statement or proof of loss has been given in good faith by or on behalf of the assured in pursuance of any proviso or condition of such contract, the insurer, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions or does not, within a reasonable time after receiving such statement or proof, notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time; or

(c) Where, for any other reason, the court or judge before whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof or amended or supplemental statements or proof (as the case may be) shall, in any such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into.

8. Where, in any action or proceeding upon a contract of fire insurance the insured being plaintiff in such action or proceeding has, in the opinion of the court or judge wilfully neglected or unreasonably refused to furnish necessary information respecting the property for which the insurance money is claimed, and as a consequence of such neglect in obtaining information or evidence the defendant insurer has been at expense in obtaining information or evidence, the court or judge may, in disposing of costs take into consideration the expense so incurred by the defendant insurer.

9. The decision of a court or judge upon any question arising under this Act, shall be subject to review or appeal to the same extent as a decision by such court or judge in other cases.

FIRST SCHEDULE.

Fire Insurance Policies—Statutory Conditions.

First.—If any person or persons insures his or their buildings or goods, and causes the same to be described otherwise than as they really are, to the prejudice of the insurer, or misrepresents or wilfully omits to communicate any circumstance which he knows or ought reasonably to have known to be material, to be made known to the insurer, in order to enable the insurer to judge of the risk undertaken, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

Second.—After application for insurance, it shall, as against the insurer, be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein the policy differs from the application.

Third.—Any change, material to the risk, and within the control or knowledge of the assured, shall void the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer, when so notified, may return the premium for the unexpired period, and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of policy, forthwith pay to the insurer; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

Fourth.—Notwithstanding anything in the contract between the assured and insurer, the question of the materiality of any representation in the application shall be a question for the court and not for the jury.

Fifth.—If the property insured is assigned without a written permission indorsed on the policy by an agent of the insurer, duly authorized for such purposes, the policy shall thereby become void, but this condition does not apply to change of title by succession or by operation of law, or by reason of death.

Sixth.—When the property insured is only partially damaged, no abandonment of the same will be allowed, unless by the consent of the insurer or its agent; and in the case of the removal of the property to escape destruction by fire, the insurer shall be liable to the assured for all loss and expenses attending such act of salvage, in like manner, and to the same extent as if said loss and expenses had been directly ocasioned by fire insured against by the policy.

Seventh.—Money, books of account, securities for money and evidences of debt or title, are not insured.

Eight.—Plate, plated-ware, jewellry, medals, paintings, sculptures, curiosities, scientific and musical instruments, bullion, work of art, articles of Vertu; frescoes, clocks, watches, trinkets and mirrors are not insured, unless mentioned in the policy.

Ninth.—The insurer is not liable for loss if there is any prior insurance with any other insurer, unless the insurer's assent to such prior insurance appears in the policy or is endorsed thereon, nor if any subsequent insurance is effected with any other insurer, unless and until the insurer assents thereto, or unless the insurer does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.

Tenth.—In the event of any other insurance on the property described in the policy, having been assented to as aforesaid, then the insurer shall, if such other insurance remains in force, on the happening of any loss or damage, only be liable for the payment of a rateable proportion of such loss or damage, without reference to the dates of the different policies.

Eleventh.—The insurer is not liable for the losses following, that is to say:—

(a) For loss of property owned by any other person than the assured unless either the interest of the assured is stated in or upon the policy, or in or upon the policy the loss is made payable wholly or in part to such other person, as his interest may appear.

(b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power.

(c) Where the insurance is upon buildings or their contents, for loss caused by the want, to the knowledge of the assured, of good and substantial brick, stone or concrete chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels, or by stoves or stovepipes being, to the knowledge of the assured, in any unsafe condition or improperly secured.

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary.

(e) For loss or damage occurring to buildings or their contents while the buildings are being repaired by carpenters, joiners, plasterers, or other workmen and in consequence thereon, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the insurer. But in dwelling houses, fifteen days are allowed in each year, for incidental repairs without any such permission.

(f) For loss or damage occurring while petroleum, rock, earth or coal oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil, not being crude petroleum, nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, is or are stored or kept in the building insured, or containing the property insured, unless permission is given in writing by the insurer. But gasoline, benzine, or naphtha, in quantities not exceeding six ounces of either, kept for domestic use only, in any dwelling house, shall not be deemed stored or kept within the meaning of the foregoing part of this clause so as to relieve the insurer of liability, provided the same when not in use is kept in a tightly corked glass or metal bottle or bottles, removed from fire, flame or heat, and that the same is used only in a room, or place in the house where there is, at the time, no fire or flame, and provided, also, that the loss or damage is not shown to have been occasioned by keeping or using the same in the quantity or manner aforesaid.

Twelfth.—The insurer will make good, loss caused by the explosion of coal gas in a building not forming part of gas-works, and loss by fire caused by any other explosion, or by lightning.

Thirteenth.—Proof of loss must be made by the assured although the loss is payable to a third party.

Fourteenth.—Any person entitled to make a claim under this polcy shall observe the following directions:—

(a) He is forthwith, after loss, to give notice in writing to the insurer.

(b) He is to deliver, as soon after as practicable, as particular an account of the loss, as the nature of the case permits.

(c) He is also to furnish therewith a statutory declaration declaring:

That the said account is just and true.

When and how the fire originated, so far as the declarant, knows or believes.

That the fire was not caused by his wilful act, or neglect, procurement, means or contrivance.

The amount of other insurances.

All liens and incumbrances on the subject of insurance.

The place where the property insured, if movable, was deposited at the time of the fire.

(d) He is, in support of his claim, if required, and if practicable, to produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers; to furnish copies of the written portion of all policies; to separate as far as reasonably may be, the damaged from the undamaged goods, and to exhibit for examination all that remains of the property which was covered by the policy.

(e) He is to produce, if required, a certificate under the hand of a justice of the peace, notary public, commissioner for taking affidavits, or municipal clerk, town clerk or city clerk residing in the county in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has, by misfortune and without fraud or evil practice, sustained loss and damage on the subject insured, to the amount certified.

Fifteenth.—The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.

Sixteenth.—Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars, shall vitiate the claim.

Seventeenth.—The loss shall not be payable until sixty days after the completion of the proofs of loss, unless otherwise provided by the Contract of Insurance.

Eighteenth.—The insurer, instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of his intention, within fifteen days after receipt of the proofs by the policy required.

Nineteenth.—The insurance may be terminated by the insurer, by giving notice to that effect, and by tendering therewith a ratable proportion of the premium paid for the unexpired term, calculated from the termination of the notice. In the case of personal service of the notice eight days' notice excluding Sunday, shall be given; notice may be given by any insurer having an agency in New Brunswick, by registered letter, addressed to the assured at his last post office address notified to the company, and where no address has been notified, then to the post office of the agency from which the application was received, and where such notice is by letter, then fourteen days from the arrival at any post office in New Brunswick, shall be deemed good notice, and the policy shall cease after such tender and notice aforesaid, and the expiration of the eight or fourteen days, as the case may be.

Twentieth.—The insurance may also be terminated by the assured, by giving written notice to that effect, to the insurer or his authorized agent, in which case the insurer may return the customary short rate for the time the insurance has been in force, and shall repay to the insured the balance of the premium paid.

Twenty-first.—An officer or agent of the insurer who assumes on behalf of the insurer to enter into any written agreement relating to any matter connected with the insurance, shall be deemed prima facie to be the agent of the insurer, for the purpose.

Twenty-second.—Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within the term of two years next after the loss or damage occurs.

Twenty-third.—Any written notice to an insurer, for any purpose of the statutory conditions, where the mode thereof is not expressly provided, may be by letter delivered at the head office of the insurer in New Brunswick, or by letter mailed, postage prepaid and registered, addressed to the insurer, its manager or agent, at such head office or by such written notice given in any other manner to an authorized agent of the insurer.

SECOND SCHEDULE.

(Section 4).

Variations in Conditions.

This policy is issued on the above statutory conditions, with the following variations and additions:—

"These variations (or as the case may be) are, by virtue of the New Brunswick Statute in that behalf, in force, so far as by the court or judge, before whom a question is tried relating thereto, they are held to be just and reasonable to be exacted by the insurer."

Statutes of 1913, Chapter 49.

An Act to establish a Salvage Corps and Fire Police in the City of Fredericton.

(Assented to 20th March, 1913).

Be it enacted by the Lieutenant-Governor and Legislative Assembly of the Province of New Brunswick, as follows:—

* * * * * * * *

2. The City Council of the City of Fredericton is hereby authorized and empowered to order and direct an assessment yearly and in every year from the date of the organization of such Salvage Corps and Fire Police, upon all the several Fire Insurance Companies doing business and having Agents in the City of Fredericton, for a sum not exceeding the sum of six hundred dollars in any one year, the said sum of six hundred dollars to be used and applied towards the costs of maintenance of the Salvage Corps and Fire Police organized or to be organized under the provisions of this Act, which assessment shall be in addition to any assessment upon said Fire Insurance Companies authorized by "The Fredericton Assessment Act, 1907," and shall be levied and assessed on the several Fire Insurance Companies doing business in the City of Fredericton, pro rata, according to the whole number of Fire Insurance Companies doing business in the said City at the time the assessment is levied in any year, and shall be made, levied, assessed and collected on and from the said Insurance Companies as nearly as may be in the manner provided for levying and collecting other rates and taxes in the City of Fredericton.

5. SASKATCHEWAN LEGISLATION.

Statutes of 1912-13, Chapter 46.

An Act to amend the Statute Law.

(Assented to January 11, 1913).

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:—

* * * * * * *

5. The Hail Insurance Act, 1912, is amended as follows:—

(a) Sub-section (3) of section 3 of the said Act is amended by striking out the words "either of the sub-sections of section 4" in the third line thereof and substituting therefor the words "sub-section (1) of section 6."

(b) Section 19 of the said Act is amended by adding thereto after the word "municipality" at the end thereof the words "to be credited by him upon the special assessment on such land."

(c) Form A in the schedule to said Act is amended by substituting the word "twenty" for the word "nine" where it appears in the second line of clause 1 of the enacting portion thereof.

(d) Form B in the schedule to said Act is amended by substituting the words "secretary-treasurer" for the words "returning officer" at the end thereof.

* * * * * * *

20. The Foreign Companies Act is amended by adding immediately after section 8a the following section 8b:—

"8b. Should the registrar not receive the annual fee as provided by section 8 and 8a thereof by the date specified therein he shall send to the head office of the company in default a registered letter notifying it of its liability and at the expiration of the period of one month from the mailing of such notice he shall if the fee still remains unpaid and without further notice cause the name of the company to be struck off the register of foreign companies and give notice thereof by publication in *The Saskatchewan Gazette.*

6. ALBERTA LEGISLATION.

1913.

Chapter 16.

AN ACT RESPECTING INSURANCE COMPANIES.

(Assented to March 25, 1813.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

SHORT TITLE.

1. This Act may be cited as "The Alberta Insurance Act."

INTERPRETATION.

2. In this Act, unless the context otherwise requires,—

(a) "Province" and "Legislature" means respectively the Province and the Legislative Assembly of Alberta;

(b) "Treasurer" or "Minister" means the Treasurer of the Province of Alberta, or any member of the Executive Council to whom from time to time may be transferred, either for a limited period or otherwise, the powers and duties which are by this Act assigned to the Treasurer;

(c) "Company" means and includes any corporation, or any society or association, incorporated or unincorporated, or any partnership or any underwriter, except as provided by the third section of this Act, that undertakes or effects for valuable consideration, or agrees or offers so to undertake or effect, in the province, any contract of indemnity, guarantee, suretyship, insurance, endowment, tontine, or annuity on life, or any like contract which accrues payable on or after the occurrence of some contingent event;

(d) "Offer to undertake any contract" includes the setting up of a sign or inscription containing the name of the company, and the distribution or publication of any proposal, circular, card advertisement, printed form or like document in the name of the company, or any written or oral solicitation on the company's behalf;

(e) "Contract" means and includes any contract or agreement, sealed, written or oral, the subject matter of which is within the intent of paragraph (c) hereof;

(f) "Written," as applied to any instrument, includes written or printed, or partly written and partly printed;

(g) "Provincial company" means a company incorporated by or under any Act of the Legislature of Alberta;

(h) "Canadian company" means a company incorporated or legally constituted in the Dominion of Canada, other than a company included under paragraph (g) hereof;

(i) "Inland marine insurance" means marine insurance in respect of subjects of insurance at risk in Canada above the harbour of Montreal;

(j) "Mutual insurance" means insurance given in consideration of a premium note or undertaking with or without any immediate cash payment thereof; and the expression "mutual company" means a company empowered solely to transact mutual insurance;

(k) "Cash-mutual company" means a company organized to transact mutual insurance, but empowered to undertake contracts of insurance on both the cash plan and the premium note or mutual plan;

(l) "Guarantee Insurance" means the guaranteeing of the fidelity of persons in positions of trust: or the due performance of contracts;

(m) "Accident Insurance" means insurance against bodily injury and death by accident, including the liability of employers for injuries to persons in their employment;

(n) "Plate Glass Insurance" means insurance against the breaking of plate or other glass, either local or in transit;

(o) Steam Boiler Insurance" means insurance against loss or damage to life, person or property caused by the explosion of steam boilers;

(p) "Inland transportation insurance" means insurance against loss or damage to goods, wares, merchandise or property of any kind, including matter transmitted by mail, in transit otherwise than by water, from place to place in Canada;

(q) "Sickness insurance" means insurance against loss through illness not ending in death, or disability not arising from accident or old age;

(r) "Automobile insurance" means insurance against accidental injury or death to the driver of an automobile, including insurance against loss or damage from accident to or injury suffered by an employee or other person caused by an automobile for which the owner is liable; and insurance against loss or damage to property from an accident caused by an automobile except by fire, and insurance against loss or damage to an automobile by accident, burglary or theft;

(s) "Investment insurance" means insurance against loss of either principal or interest, or both, of moneys lent, invested or secured on mortgages or debentures, and loss of deposits and loans of every kind to any person or persons, or corporation at home or abroad, and includes insurance against loss of rentals by any cause except fire;

(t) "Foreign company" means any company not incorporated by or under the authority of the Legislature of this Province;

(u) "License" means license or certificate of registration;

(v) "Licensed" means licensed or registered.

APPLICATION OF ACT.

3. The provisions of this Act shall not apply to a company licensed by the Dominion of Canada, except as to sections numbered two, four, five, seven, eight, thirteen to twenty-four inclusive, forty to forty-two inclusive, fifty-seven to sixty inclusive, and seventy-six to eighty-two inclusive.

LICENSES.

4. No company shall undertake or solicit, or agree or offer to undertake, any contract within the intent of the second section of this Act, whether the contract be original or renewed, except the renewal from time to time of life assurance policies, or accept, or agree or negociate for any premium or other consideration for the contract, or prosecute or maintain any action or proceeding in respect of the contract, except such actions or proceedings as arise in winding up the affairs of the company, without in each such case having first obtained from the Treasurer, and holding a license or a renewal of such license, under the provisions of this Act.

5. No such license shall be granted—

(a) To a joint stock company undertaking fire, or fire and inland marine, or fire and accident, or life, or life and accident, or guarantee or suretyship insurance, or hail insurance, unless the amount of its authorized capital stock shall be at least $500,000 and unless the company shall furnish to the superintendent satisfactory evidence that of the said capital stock at least $200,000 has been bona fide subscribed for and taken up, and that at least $25,000 of the said subscribed stock has been paid up;

(b) To a joint stock company undertaking accident, or sickness, or sickness and accident, or live-stock insurance, with or without insurance on vehicles, unless the amount of its authorized capital stock shall be at least $200,000, of which $100,000 at least shall be shown to have been bona fide subscribed for and taken up, and at least $10,000 paid up;

(c) To a joint stock company (not being one of those referred to in subsection (d) hereof) undertaking only inland marine insurance, or inland transportation insurance, or insurance against any loss of or damage to property by accidental causes, including explosions, or by reason of larceny, housebreaking or burglary, or any two of said kinds of insurance, unless the amount of its authorized capital stock shall be at least $100,000, of which at least $50,000 shall be shown to have been bona fide subscribed for and taken up, and at least $10,000 paid up;

(d) To a joint stock company undertaking bicycle or vehicle insurance, or plate glass insurance, or both, unless the amount of its authorized capital stock shall be at least $25,000, of which $12,000 at least shall be shown to have been bona fide subscribed for and taken up, and at least $3,000 paid up.

(2) This section shall not apply to any company now licensed until after two years from the coming into force of this Act.

6. A license under this Act may be granted to a company other than a company incorporated under the authority of the Parliament of Canada to carry on the business of—

(a) Life insurance in all its branches; or

(b) Fire, storm, cyclone, tornado, hail, inland marine, inland transportation and sprinkler leakage insurance; or

(c) Plate glass, live stock, explosion, steam boiler, burglary, theft, automobile and vehicle, guarantee, accident and sickness insurance; or

(d) Mortgage, investment and title insurance, or any kind or kinds of insurance not included in any of the foregoing groups.

7. A company may be licensed to carry on the kind or kinds of business in any one of the groups mentioned in section 6 of this Act with the exception of group (a), and may take out one, two or three licenses, as the case may be, to carry on the kind or kinds of business in one, two or three of the remaining groups, excepting group (a), upon paying an additional license fee for each such additional license according to the scale fixed by section 58 of this Act, and may combine any of the kinds of business for the carrying on of which it has received a license or licenses. No such company shall carry on any such business in this province without being specially licensed to do so under this section.

8. The license shall be in such form as may be from time to time determined by the Treasurer; and it shall specify the business to be carried on by the company and shall expire on the thirty-first day of December in each year, but shall be renewable from year to year.

9. Every company incorporated by the Legislative Assembly of Alberta or licensed or registered under The Alberta Insurance Act, or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policyholders, computed on the basis of the reserve required under the provisions of The Insurance Act of Canada, for the time being in force.

10. All foreign insurance companies, licensed to transact any business of life insurance in the Province of Alberta, shall deposit with the Treasurer the reserve required by section 9 on all its Alberta policies.

11. Every company, incorporated or licensed by the Legislative Assembly of Alberta, under The Alberta Insurance Act, transacting any business of life

insurance in this province, shall annually, on or before the first day of April, furnish to the superintendent of insurance a statement of the value of all its policies in force at the thirty-first day of December of the preceding year, certified to by a duly qualified actuary, such valuation to be computed on the basis of the reserve required under the provisions of The Insurance Act of Canada; and, once in every five years, or oftener (at the discretion of the Treasurer), the superintendent of insurance shall have a valuation made of all said policies then in force by a duly qualified actuary, who shall be appointed by the Treasurer.

12. So soon as a company applying for a license has deposited with the Treasurer the securities hereinafter mentioned and has otherwise conformed to the requirements of this Act, the Treasurer may issue the license.

13. Every company which takes out and holds a license shall have the same powers and rights of carrying on its business in this province as if it had been incorporated by an Act of the Legislature of this province.

14. Insurance licensees of the Dominion of Canada shall, upon due application and upon proof of such Dominion license subsisting, and upon otherwise conforming to the provisions of this Act, applicable to Dominion licensees, be entitled to be registered under this Act.

15. Every company, on first obtaining such license, shall forthwith give notice thereof in The Alberta Gazette, and at least one newspaper in the City of Edmonton and shall continue the publication thereof one each week for the space of four weeks, and shall give the like notice for the same period when the company ceases to carry on business in Alberta.

16. The Treasurer shall cause to be published yearly in The Alberta Gazette, a list of companies licensed under this Act, with the amount of the deposit, if any, made by each company; and upon a new company being licensed or registered, or upon the license or certificate of a company being withdrawn, he shall publish a notice thereof in The Alberta Gazette for the space of two weeks.

DOCUMENTS TO BE FILED.

17. Before the issue of a license, or a certificate of registration, to a company not incorporated by provincial authority, the company shall file in the office of the Treasurer the documents provided for in the three next following subsections, that is to say:

(*a*) A certified copy of the Act of incorporation, or other instrument of association of the company;

(*b*) A power of attorney containing the matters hereinafter mentioned from the company to the superintendent of insurance for the province, under the seal, if any, of the company, and signed by the president and secretary or other proper officer thereof, in the presence of a witness who shall make oath or affirmation as to the due execution thereof; and the official positions in the company held by the officers signing such power of attorney shall be sworn to or affirmed by some person cognizant of the facts necessary in that behalf; provided that whenever the company has, by such power of attorney, under the seal of the company, appointed a general agent for Canada, and has thereby authorized such general agent to appoint chief officers or agents of the company in the various Provinces of Canada, then, after filing with the Treasurer a copy of the said first mentioned document, duly certified by a notary public to be a true copy thereof, powers of attorney executed by the said general agent for Canada under his seal, in the presence of a witness who has by oath or affirmation duly verified the execution thereof, shall be deemed sufficiently executed by the company for all the purposes of this Act;

(*c*) In the case of companies not licensed under The Insurance Act of Canada, a statement, in such form as may be required by the Treasurer, of the condition and affairs of the company on the thirty-first day of December then next preceding, or up to the usual balancing day of the company (but such day shall not be more than twelve months before the filing of the statement).

18. Such power of attorney shall declare at what place in the province the chief agency or head office is or is to be established, and shall expressly authorize the said superintendent of insurance to receive at his office, in the government buildings, service of process in all actions, suits and proceedings against the company in the province in respect of any liabilities incurred by the company therein, and shall declare that service of process for or in respect of such liabilities on the said superintendent of insurance, at his said office, shall be legal and binding on the company to all intents and purposes whatsoever.

19. No foreign insurance company now doing business in this province, or hereafter admitted to do business, directly or indirectly, and not having its head office within this province, or incorporated under the laws of this province, shall issue policies, take risks or transact any business in this province until it shall have first appointed, in writing the superintendent of insurance (or his successor in office) to be the true and lawful attorney for such company for this province, and upon whom all lawful processes in any action or proceeding against the company may be served.

20. The said power of attorney shall stipulate and agree upon the part of the company that any lawful process in any action against the company, which is served upon the said attorney, shall be of the same legal force and validity as if served upon the company, and that such authority shall continue in force so long as any liabilities remain outstanding against the company in the province. Duplicates of said power of attorney, duly filed as aforesaid, shall be filed by the company in the office of the Treasurer.

21. Whenever any legal process is served upon the superintendent of insurance as attorney for a foreign company, under the provisions of this Act, he shall forthwith notify the company of such service by letter, containing a copy of such process, prepaid and directed to its secretary, or, in the case of a foreign country, to its resident manager, if any, in Canada, or to such other person as may have been previously designated by the company by written notice filed in the office of the superintendent of insurance as the person to whom the same should be sent. The superintendent of insurance shall keep record of the day and hour of the service of process on him.

22. There shall be no judgment for default of appearance or defence or action taken as a consequence of such service unless and until an affidavit is filed in the court, out of which or by which such process is issued, showing that the said attorney has duly notified the company affected by such process in accordance with the requirements of section 21 of the service upon him of such process.

23. Duplicates of such powers of attorney, duly verified as aforesaid, shall be filed by the company at Edmonton in the office of the Treasurer.

24. Every company licensed under *The Alberta Insurance Act* to do a fire insurance business in Alberta shall cause to be printed, stamped or written, in plain letters, across the face of every policy, interim receipt or other insuring document covering fire loss, issued by or on behalf of such company, on property of any kind, either real or personal, in Alberta, or which on the face of such policy, interim receipt or other insuring document is stated to be in Alberta, the words "Licensed under 'The Alberta Insurance Act' or 'Registered under the Alberta Insurance Act'" as the case may be.

SECURITIES.

25. Every company shall, before the original issue or the renewal of the license, lodge with the Treasurer either in cash or in any stock, debentures or other securities in which trustees may invest trust money, the initial or renewal deposits respectively hereinafter stated.

26. The initial deposit to be made by any company before the original issue of the license shall be the sum appointed for such company in the twenty-eighth section of this Act, and such deposit shall be accompanied by an affidavit of at least two of the principal officers of the company that the said securities are absolutely the property of the company and are free from liens and incumbrances of any nature whatsoever.

27. Before the annual renewal of licenses the amount of deposit required of every company shall, on or before the first day of January in each year, be readjusted in terms of the two next following sections.

28. If on the preceding thirty-first day of December in any year the company's total contingent liability or amount at risk does not exceed one million five hundred thousands dollars, then

(*a*) Every joint stock company, if provincial, shall keep on deposit with the Treasurer $10,000, and if a Canadian or foreign company, $20,000, except a plate glass insurance company, which shall deposit $3,000;

(*b*) Every benevolent, provident, industrial or co-operative society not incorporated by or under the authority of an Act of the Parliament of Canada, shall keep on deposit with the Treasurer $10,000, but if doing only sickness and funeral benefit insurance, or one of them, the amount of the deposit shall be $2,000.

(*c*) Every provincial mutual fire or fire and inland marine company, insuring mercantile or manufacturing risks, shall keep on deposit with the Treasurer five thousand dollars ; and every provincial cash-mutual fire, or fire and inland-marine company, insuring mercantile or manufacturing risks, five thousand dollars.

29. If on the preceding thirty-first day of December in any year the company's total contingent liability or the amount of risk exceeds one million five hundred thousand dollars, then for each additional one million five hundred thousand dollars, or fraction thereof, each company enumerated in the next preceding section shall, if a Canadian or foreign company, keep on deposit with the Treasurer, by way of additional security, a sum equal to one-half of the initial deposits; and if a provincial company shall keep on deposit two hundred dollars for every one hundred thousand dollars, or fraction thereof, by which said total contingent liability or amount at risk is exceeded.

30. Notwithstanding the provisions of its charter of incorporation, every company heretofore or hereafter chartered under the authority of the Legislature of Alberta, shall be governed only by this Act in regard to deposits to be made with the Treasurer or the Government of Alberta, and shall not be required to make or continue any further or other deposit or deposits than such as are required by this Act.

31. Securities of the Dominion of Canada, or securities issued by any of the provinces of Canada, shall be accepted at their market value at the time when they are deposited.

32. Municipal and school debentures, legally and properly issued in the province, shall be accepted at their market value at the time when they are deposited.

33. The other securities above specified shall be accepted at such valuation and on such conditions as the Treasurer may direct.

34. If the market value of any of the securities which have been deposited by any company declines below the value at which they were deposited, the Treasurer may, from time to time call upon the company to make a further deposit, so that the market value of all the securities deposited by any company shall be equal to the amount which they are required to deposit by this Act.

35. Where any company desires to substitute other securities for securities deposited with the Treasurer, the Treasurer if he thinks fit may permit the substitution to be made.

36. A company may deposit in the hands of the Treasurer any sums of money or securities of the kind prescribed by the twenty-eighth section of this Act beyond the sum hereinbefore required ; and such further sums of money or securities shall be dealt with as if the same had been part of the original deposit; and no part of the additional deposit shall be withdrawn except with the sanction of the Lieutenant Governor in Council.

37. A company having made a deposit under this Act shall be entitled to withdraw the deposit, with the sanction of the Lieutenant Governor in Council, whenever it is made to appear to the satisfaction of the Lieutenant Governor in Council that the company is carrying on its business of insurance under license from the Dominion of Canada.

38. If from the annual statements, or from an examination of the affairs and condition of any company, it appears that the reinsurance value of all its risks outstanding in Alberta, together with any other liabilities in Alberta, exceeds its assets in Alberta, including the deposit in the hands of the Treasurer, then the company shall be called upon by the Treasurer, to make good the deficiency at once, and, on failure to do so, its license shall be cancelled, and its corporate powers shall thereupon cease and determine, except for the purpose of winding up its affairs. In the case of life companies, such reinsurance value shall be calculated on the basis used by the Insurance Department at Ottawa.

39. Except in cases with respect to which it may be otherwise provided by the Lieutenant Governor in Council, so long as any company's deposit is unimpaired and no notice of any final judgment or order to the contrary is served upon the Treasurer, the interest upon securities forming the deposit shall be handed over to the company when received by him.

40. Every foreign company shall file with the Treasurer in the name of its general agent through whom all its fire business in the province is written or reported, and who alone shall be authorized by that company to sign or countersign policies, or if a company has no general agent in this province the names of all agents having authority to sign or countersign policies for such company, all such agents or general agents to be residents of the province; a company may cancel the appointment of its agent or agents and appoint another agent or other agents, when and as it sees fit; provided notice of such change is given to the Treasurer.

41. No foreign company shall issue any policy unless the same is signed or countersigned by a resident of this province previously named to the Treasurer as the agent of that company in accordance with section 40 of this Act.

42. Any foreign company which issues a policy not signed or countersigned by a resident of this province, named as agent under section 40 shall be liable to a penalty of not less than two hundred dollars and not more than five hundred dollars for each policy so issued; and failing payment of the said penalty upon the request of the Treasurer its license or certificate of registration shall be cancelled.

43. Where a company fails to make the deposits under this Act at the time required, or where written notice has been served on the Treasurer of an undisputed claim arising from loss insured against in Alberta remaining unpaid for the space of sixty days after being due, or of a disputed claim after tender of a legal valid discharge being unpaid, so that the amount of securities representing the deposit of the company is liable to be reduced by sale of any portion thereof, the license of the company shall *ipso facto* be null and void and shall be deemed to be cancelled as in the twenty-first section of this Act provided; but the license may in the two last mentioned cases be renewed, and the company may again transact business, if within six months after notice to the Treasurer of the company's failure to pay any undisputed claim or the amount of any final judgment as provided in this section, such undisputed claim or final judgment upon or against

the company in Alberta is paid and satisfied, and the company's deposit is no longer liable to be reduced below the amount required by this Act.

ADMINISTRATION OF SECURITIES.

44. The securities deposited with the Treasurer shall be subject to administration only in respect of any contract which falls within the second section of this Act, and which further has for its object some property in the province, or property in transit to and from the province, or the life, safety, health, fidelity or insurable interest of some resident of the province, or where the contract itself makes the payment thereunder primarily payable to some resident of the province.

45. Any company shall be liable, upon the application of any creditor or policy-holder, to have its deposits in the hands of the Treasurer, administered in manner hereinafter mentioned upon the failure of the company to pay any undisputed claim arising under any contract within the last preceding section for the space of sixty days after being due, or, if disputed, after final judgment and tender of a legal valid discharge, and (in either case) after notice thereof, to the Treasurer. In the event of such administration, all deposits of the company held by the Treasurer shall be applied pro rata towards the payment of all claims duly authenticated against the company, as well as in respect of unearned premiums, such being claims and premiums under the contract aforesaid; and the distribution of the proceeds of such deposits may be made by order of a judge of the Supreme Court of Alberta.

46. In any case where a claim accruing on the occurrence of any event is by the terms of the contract payable on proof of such occurrence without any stipulated delay, the notice required in the last preceding section shall not be given until after the lapse of sixty days from the time when the claim becomes due.

47. Before an application is made to a judge of the Supreme Court of Alberta for the administration of a company's deposit with the Treasurer, at least ten days' notice of the intended application shall be served on the Treasurer; and the notice shall designate the day named for the hearing of the application.

48. Upon granting an order for administration as aforesaid, the court shall appoint a receiver, who may be an officer of the court, who shall forthwith call upon the company to furnish a statement of all its outstanding contracts, being within the second and forty-fourth sections of this Act, and upon all claimants under such contracts to file their claims; and upon the filing of the claims before the receiver the parties interested shall have the right of contestation thereof, and the right of appeal from the decision of the receiver to the court as aforesaid, according to the practice of the court; and in case of any such administration, the claimants aforesaid shall be entitled to claim for a part of the premiums paid, proportionate to the unexpired period of their contracts respectively, and such unearned premiums shall rank, in the distribution of assets, with judgment so obtained and claims accrued and upon the completion of the schedule to be prepared by the receiver of all judgments against the company upon said outstanding contracts, and of all claims for unearned premiums, or for surrender of policies, the court shall cause the securities held by the Treasurer for the company, or any part of them, to be sold in such manner and after such notice and formalities as the court appoints; but all the proceeds thereof after paying expenses incurred, shall be distributed *pro rata* amongst the claimants according to the schedule, and the balance, if any, shall be surrendered by the company. But if any claim arises within the forty-fourth section of this Act, after the statement of the said outstanding contracts has been obtained from the company as hereinbefore provided, and before the final order of the court for the

distribution of the proceeds of the securities, the holder of such claim upon due proof thereof shall be entitled to share in such distribution.

49. As to any claim arising after the distribution of the proceeds of the securities and as to any balance of claims against the company not fully paid and met by such distribution, the holders of such claims shall not be barred from any recourse they may have against the company.

50. The court, by the order appointing a receiver or by any subsequent order, may authorize the receiver to exercise, in respect of the accounts of the company, all or any of the powers which a judge of the Supreme Court of Alberta would have if he were taking an account of the claims against the said deposit, and every receiver so authorized shall possess the said powers, as well as the powers usually enjoyed by a receiver appointed under an order of the said court.

SURRENDER OF SECURITIES.

51. Where a company has ceased to transact business in Alberta, and has given written notice to that effect to the Treasurer, it shall reinsure all such outstanding contracts as are within the forty-fourth section of this Act, with some company or companies licensed to do business in Alberta, or obtain a discharge of such contracts; and its securities shall not be delivered to the company until the same is done to the satisfaction of the Treasurer.

52. When a company has ceased to transact business in Alberta after the notice hereby required and its license has in consequence been withdrawn, the company shall pay the losses arising from policies not reinsured or surrendered as if the license had not been withdrawn.

53. Upon making application for securities, the company shall file with the Treasurer a list of all contracts within the forty-fourth section of this Act which have not been reinsured as provided by the fifty-first section of this Act, or have not been discharged; and it shall at the same time publish in The Alberta Gazette a notice that it has applied to the Treasurer for the release of its securities on a certain day, not less than three months after the date of the notice, and calling upon all claimants, contingent or actual, opposing the release, to file their opposition with the Treasurer on or before the day so named; and after that date, if the Treasurer is satisfied that the company has ample assets to meet its liabilities under the forty-fourth section of this Act, all the securities may be released to the company by an order of the Lieutenant Governor in Council, or a sufficient amount of them may be retained to cover the claims filed, and the remainder may be released; and thereafter from time to time, as such opposing claims lapse or proof is adduced that they have been satisfied, further releases may be made on the authority aforesaid.

CHANGE OF NAME.

54. Where a company incorporated under the provisions of a special or general Act of the Legislature of Alberta is desirous of adopting a name differing from that by which it was incorporated; or where, in the opinion of the Lieutenant Governor in Council, the name by which such company was incorporated may be easily confounded with that of any other existing company, the Lieutenant Governor in Council upon being satisfied that a change of name will not work or effect any improper purpose, may by order in council change the name of the company to some other name to be set forth in the order in council; but no such change of name shall affect the rights or obligations of the company; and all proceedings which might have been commenced or continued by or against the company by its former name may be commenced and continued by or against the company by its new name.

55. The Lieutenant Governor in Council may require the same notice to be given upon any application for such change of name as is required on an application for letters patent under The Alberta Joint Stock Companies Act.

56. Notice of any change of name shall be forthwith inserted by the company in at least one issue of the Alberta Gazette.

RECORDS TO BE KEPT IN TREASURY DEPARTMENT.

57. There shall be kept in the office of the Treasurer a record of the several documents filed by every company under this Act, and under the heading of the company shall be entered the securities deposited on its account with the Treasurer, naming in detail the several securities, their par value, and value at which they are received as deposited; and before the issue of a new license, or the renewal of a license to a company, the requirements of the laws shall be complied with by the company, and the statement of its affairs must show that it is in a condition to meet its liabilities; and record of the licenses and certificates of registration as they are issued or renewed shall also be kept in the office of the Treasurer.

FEES.

58. Each company shall pay to the Treasurer the following fees:

(*a*) For recording and filing in the office of the Treasurer the documents required by the seventeenth section of this Act, $10;

(*b*) For initial license or certificate of registration to do business or renewal thereof:

- (1) $300 for fire or life insurance;
- (2) $200 for hail, accident and guarantee insurance;
- (3) $100 for mutual insurance;
- (4) $100 for all kinds of insurance not mentioned in this section and mentioned in clauses (*b*), (*c*), or (*d*) of section 6 of this Act:

Provided that for the remainder of the year 1913 only one-half of the fees in the foregoing schedule shall be paid.

SERVICE OF PROCESS.

59. After such certified copies and power of attorney are filed as aforesaid, any process in any action, suit or proceeding against the company, in respect of any liabilities incurred in the province, may be served upon its attorney appointed pursuant to the seventeenth section of this Act, and such service shall be deemed to be service on the company; Provided, however, that nothing herein contained shall render invalid service in any other mode in which the company may be lawfully served.

PLACE OF PAYMENT OF LIFE POLICY.

60. The moneys payable under any policy of life insurance already issued, or that may hereafter be issued by a company that has already obtained, or may hereafter obtain a license under the provisions of this Act, or any Act, for which this Act is substituted, shall, in all cases, be payable in this province, when the assured resides therein, notwithstanding anything contained in any such policy or the fact that the head office of the company is not within this province.

BOOKS TO BE KEPT BY COMPANIES.

61. Each company shall keep such a classification of its contracts and such registers and books of account as may from time to time be directed or authorized by the Treasurer; and if it appears at any time to the Treasurer that such books are not kept in such business-like way as to make at any time a proper showing of the affairs and standing of the company, he shall thereupon nominate a competent accountant to proceed under his directions to audit such books, and to give such instructions as will enable the officers of the company to keep them correctly thereafter, the expense of the accountant to be borne by the company to which he is sent, and shall not exceed ten dollars per day and necessary travelling expenses; the account for such audit and instructions shall be certified and approved by the Treasurer, and thereupon shall be payable forthwith by the company.

62. Where the company has a share or stock capital, the company shall keep a stock register, in which register all the transfers of the stock shall be accurately kept, and it shall at all reasonable times be open to the examination of any shareholder and the Treasurer. The entries in such register shall include the following particulars:

(a) The register number of the shares transferred;
(b) The amount of subscribed stock transferred;
(c) The amount heretofore paid up on said stock;
(d) The names and address of the transferror and transferee;
(e) The date of transfer, and date of confirmation or disallowance by the board of directors.

63. The books and records required to be kept by the two last preceding sections shall include only contracts within the forty-fourth section of this Act.

ANNUAL STATEMENT.

64. It shall be the duty of the company to prepare annually, on the first day of January or within one month thereafter, a statement of the condition and affairs of the company on the thirty-first day of December then next preceding, exhibiting the assets, liabilities, receipts and expenditures, in such form and with such items and details as shall from year to year be required by the Treasurer and to cause such statement to be deposited in the office of the Treasurer, such statement to be accompanied by a statutory declaration to the effect shown in the form in schedule A to this Act to be made by the president or vice-president and secretary or treasurer.

65. In the case of fire insurance companies other than those transacting purely non-hazardous mutual business, a copy of such summary statement shall be published in a newspaper published in the city, town or district in which the head office of the company is located on or before the fifteenth day of February in every year and proof of publication shall be filed with the superintendent of insurance on or before the fifth day of March next following, in default of which the superintendent shall cause such publication to be made at the expense of the company.

66. Every company licensed under this Act transacting fire or inland marine insurance, or both, shall, in addition to the information required to be given in the statement in this section referred to, include therein a statement showing the total liability of the company, if an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies, and if not an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies of insurance upon property in Alberta.

67. Every company shall, when required by the Treasurer, make prompt and explicit answer in reply to any inquiries in relation to its transactions.

CANCELLATION OR SUSPENSION OF LICENSES.

68. If at any time it appears to the Treasurer that the assets of any company are insufficient to justify its continuance of business or are such that it is unsafe for the public to effect insurance with it, he shall make a special report on the affairs of the company to the Lieutenant Governor in Council; and if, after full consideration of the report and a reasonable time being given to the company to be heard, and if, after such further inquiry and investigation (if any) as the Lieutenant Governor in Council may see fit to make, the Lieutenant Governor in Council concurs in the report of the Treasurer, an order in council may issue, suspending or cancelling the license of the company and prohibiting the company from doing any further business, and thereafter it shall not be lawful for the company to do any further business in Alberta until the suspension or prohibition is removed by the Lieutenant Governor in Council.

69. Notice of the suspension or cancellation of any license and prohibition from doing any further business shall be published in the *Alberta Gazette*; and thereafter any person transacting any business on behalf of the company, except for winding up its affairs, shall be deemed for each offence to be liable to the penalty provided by this Act.

70. The suspension or cancellation or non-renewal of the license of any company, under the Insurance Act of Canada shall *ipso facto* in the respective cases operate as a suspension or cancellation of registry under this Act, without notice from the Treasurer; provided that, if the company's license shall be revived under the Insurance Act of Canada the Treasurer shall, on proof of such revival and payment of the fee hereinbefore provided for, grant said company a new certificate of registration.

FORFEITURE OF CORPORATE POWERS.

71. The corporate powers of any company, whether incorporated under a special or a general Act of the Legislature of Alberta, shall be forfeited by non-user during any continuous period of four years, ending after the coming into force of this Act, whether commencing before or after such coming into force, or if, after a company had undertaken contracts within the intent of this Act, such company discontinues business for one year, or if its license remains suspended for one year, or if its license is cancelled, otherwise than by mere effluxion of time and is not renewed within the period limited by this Act; and thereupon the company's corporate powers shall *ipso facto* cease and determine, except for the sole purpose of winding up its affairs; and a judge of the Supreme Court of Alberta, upon the petition of the Attorney General or of any person interested, may, by judgment or order, limit the time within which the company shall settle and close its accounts, and may for this specific purpose, or for the purposes of liquidation generally, appoint a receiver.

LIQUIDATION.

72. When a company purposes to go into voluntary liquidation, at least one month's notice in advance shall be given to the Treasurer; the like notice shall also be published by the company in two consecutive issues of the *Alberta Gazette* and in some newspaper should the Treasurer so require ; and the notice shall state the date at which contracts shall cease to be taken by the company, also the name and address of the company's liquidator, or the intention of the company to apply on a stated date for the appointment of a liquidator.

73. At the winding up of a mutual or cash-mutual fire insurance company, after notice has been given as required, by the fifty-first section of this Act, it shall be lawful for the directors of such company to reinsure out of the reserve

fund the unexpired contracts for which premiums or premium notes have been taken, but such reinsurance shall be effected with some company licensed to transact business in the province and approved by the Treasurer.

74. When any company is wound up, each person contracted with on the cash plan shall be entitled to a refund from the company of the unearned proportion of the cash premium calculated from the date at which the company according to the notice as provided for by this Act, ceased to undertake contracts; but this shall not destroy or defeat any other remedy such person may have against the company in respect thereof or for any other cause.

75. Every receiver, assignee or liquidator of a company shall, until the affairs of the company are wound up and the accounts are finally closed, within seven days after the close of each month, file with the court or other authority appointing him, and also with the Treasurer, detailed schedules showing in such forms as may be required receipts and expenditures, and also assets and liabilities, and he shall, whenever, by the authority appointing him or by the Treasurer required so to do, exhibit the office books and vouchers, and furnish such other information respecting the company's affairs as may be required; and any receiver, assignee or liquidator refusing or neglecting to furnish such information shall, for each offence, be subject to a penalty of not less than fifty dollars nor more than two hundred dollars, to be recovered on behalf of His Majesty for the use of the province; and he shall in addition render himself liable to be dismissed or removed.

PENALTIES.

76. Any director, officer, agent, employee, or other person who in contravention of the fourth section of this Act undertakes or effects, or agrees or offers to undertake, or solicit, any contract, or collects any premium, on behalf of any company, without the company being licensed or registered under this Act, or if such license or certificate of registration has been suspended or cancelled without renewal or revival thereof, shall be liable to a penalty of two hundred dollars for every such contravention of this Act.

77. Any violation of the sixty-fourth section of this Act shall subject the company violating the same to a penalty of two hundred dollars for every violation, and to an additional sum of one hundred dollars for every month during which the company neglects to file such statutory declarations and statement as are therein required; if such penalties are not paid, the Lieutenant Governor in Council may order such company's license to be suspended or cancelled, as may be deemed expedient.

78. Any violation of section twenty-four of this Act shall subject the company violating the same to a penalty of $25 for every such violation, to be recovered on conviction thereof before a justice of the peace. If such penalties are not paid the Lieutenant Governor in Council may order such company's license to be suspended or cancelled, as may be deemed expedient. Any company or any officer or agent of any company, causing any policy, interim receipt, or other insuring documents against fire loss to be printed, published or issued falsely bearing the words 'Licensed under *The Alberta Insurance Act*,' or Registered under *The Alberta Insurance Act*," as the case may be, or to the like effect shall be liable to a penalty of $200 for each offence, such penalty to be recovered on conviction before a police magistrate, or two justices of the peace or a judge of any district court.

79. Any penalty imposed by this Act, when recovered, shall belong to the province of Alberta.

80. All penalties imposed by this Act may be recovered by and before any police magistrate or two justices of the peace; the information or complaint shall be laid or made in writing within one year from the commission of the offence.

81. Except as hereinafter mentioned, it shall be deemed an offence against this Act for any person, firm or corporation to insure or cause to be insured any property whatever, real or personal, situate in, or described in any policy; interim receipt, or insuring document as situate in any part of Alberta against fire loss in any company not licensed or registered under the provisions of *The Alberta Insurance Act.*

82. Any person, firm or corporation, and every officer of or agent or employee or any such person, firm, or corporation having any actual knowledge of the facts, procuring any insurance against fire on any property, real or personal, in Alberta, or described in any policy, interim receipt or insuring document as situate in any part of Alberta, in any company not licensed or registered under *The Alberta Insurance Act,* shall forthwith, and not later than one month from the effecting of any such insurance or of the receipt of any such policy, interim receipt or insuring document issued by or on behalf of such insuring company, whichever shall be first in point of time, notify the Treasurer of the province of Alberta in writing under oath of the terms of such insurance, the company with which such insurance is placed, and the amount of premium paid or payable or premium notes given or to be given, or mutual liability assumed in connection therewith, and shall pay to such Treasurer, for the benefit of the province of Alberta with such notice a sum equal to fifty per cent of the premium paid or payable or premium note given or to be given, or mutual liability assumed, in connection with such insurance and shall be liable in an action brought by or in behalf of the Treasurer for the amount of the said fifty per cent of any such premium.

83. It shall be competent for the Treasurer, or the Lieutenant Governor in Council, on application made by or on behalf of any person, firm, or corporation, to permit contracts of insurance to be made or entered into outside of Alberta, with insurance companies not licensed or registered under the said Act, under such regulations and restrictions as may be deemed expedient and necessary.

84. All sums of money payable to the Treasurer under this Act, or under *The Alberta Insurance Act* or any amendments thereof, shall be recovered by action in the proper court brought in the name of the Treasurer of Alberta, by his name of office.

85. The Lieutenant Governor in Council, whenever he shall deem it expedient, may appoint any one or more qualified persons, not being officers of any other fire insurance company, to examine into the affairs of any fire insurance company doing business in this Province, and it shall be the duty of the officers or agents of any such company to cause its books to be opened for the inspection of the person or persons appointed, and otherwise facilitate such examinations; and for that purpose such person or persons shall have power to examine, under oath, such officers and agents; and whenever it shall appear from such examination that the assets and financial position of such company are such as not to justify the continuance in business of any such company, its license may be cancelled by the Treasurer, and in the case of a company incorporated by or under any statute of this province, the Attorney General may apply in a summary manner, on motion to a judge of the Supreme Court of Alberta, for an order requiring such company to show cause why the business of the company should not be closed; and the court or judge may thereupon proceed to hear the allegations and proofs of the respective parties, and in case it shall appear to the satisfaction of the court or judge that the assets and funds of the company are not sufficient as aforesaid, or that the interests of the public so require, the court or judge may decree a dissolution of said company's affairs and may appoint a receiver to take possession of, collect, and get in the assets and effects of the said company, and may order and direct that the affairs of the said company shall be wound up under the order and direction of the Court, and do all other matters and things necessary or requisite in the premises.

86. Such receiver shall have full power, under the authority of a judge of the Supreme Court of Alberta, to make all such assessments on the premium notes or undertakings held by the said company as may be necessary to pay its debts and claims against it, as the directors would have authority to make, and the notice of assessment may be given in the same manner as is hereinbefore provided; and the said receiver shall have the like rights and remedies upon and in consequence of the nonpayment of such assessments as are given to the company or the directors thereof, and such receiver may receive a surrender of any policy of said company or cancel any policy in all cases where the directors are authorized to receive the surrender of or cancel policies.

87. The court or any judge by which or whom such receiver is appointed may also, upon his application, examine by a reference or otherwise, as it or he may deem proper, into the proceedings and acts of said company in the two last preceding sections referred to; and if it shall appear upon such examination that the directors or officers of such company, or any of them, have in any manner misapplied or improperly disposed of the funds, property or effects of such company, it shall be lawful for the court or judge to order and decree that such persons as may be found guilty of such misapplication or improper disposition shall pay the amount thereof to such receiver, and to enforce such order or decree by execution or by attachment, or by such process of the court as shall seem expedient.

88. Every company incorporated by the Legislative Assembly of Alberta or licensed or registered under *The Alberta Insurance Act*, or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policyholders, computed on the basis of the reserve, required under the provisions of *The Insurance Act of Canada*, for the time being in force.

INSPECTION OF INSURANCE COMPANIES LICENSED BY THE PROVINCE.

89. The Lieutenant Governor in Council may appoint an officer to be called the superintendent of insurance, who shall act under the instructions of the Treasurer, and his duties shall include examining into and reporting to the Treasurer from time to time upon all matters connected with insurance in this province.

90. The salary of the superintendent shall be such sum per annum as the Lieutenant Governor in Council shall from time to time determine; and the Lieutenant Governor in Council may provide from time to time such assistance as may be found necessary, and may appoint a deputy of such superintendent.

91. The superintendent shall keep on file the various documents required by this Act to be filed in his office, and shall keep a record of all licenses issued by the Treasurer and shall personally or by deputy, visit the head or chief office in Alberta of every such company at least once in every year, and shall carefully examine the condition and affairs of each company and report thereon to the Treasurer as to all matters requiring his attention and decision.

92. In order to facilitate the inspection of an insurance company's books and papers, the company may be required by the superintendent, with the approval of the Lieutenant Governor in Council, to produce the said books and papers at the head or chief office of the insurance company in Alberta, or at such other convenient place as the superintendent may direct. The officer or officers of the company who have custody of the books shall be entitled to be paid by the company for the actual expenses of such attendance.

93. The superintendent shall from such examination prepare and lay before the Treasurer an annual report of the condition of every company's business, as ascertained from such inspection, and such report may be published forthwith after the completion thereof.

94. It shall be the duty of the officers or agents of the company to cause their books to be open for the examination of the superintendent, and otherwise to facilitate the examination so far as may be in their power; and the superintendent or his deputy, shall have power to examine under oath any officer or agent of the company relative to its business.

95. It shall also be the duty of the officers and agents of the company to furnish the superintendent, on his request, with full information as to the total liability of the company, if an Alberta company, in respect of unearned premiums upon all outstanding unmatured policies, and if not an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies of insurance upon property in Alberta.

96. A report of all companies so inspected shall be entered in a book kept for that purpose, with notes and memoranda, showing the condition of each company; and where a special examination has been made, a special written report shall be communicated to the Treasurer, stating the superintendent's opinion of the condition and financial standing of the company, and all other matters desirable to be made known to the Treasurer.

97. Every director, officer, manager, agent, collector, auditor or employee of a company, who, knowingly makes or assists to make any untrue entry in any of the company's books, or who refuses or neglects to make any proper entry therein, or to exhibit the same or to allow the same to be inspected, and extracts to be taken therefrom, shall be guilty of an offence punishable, on summary conviction before any police magistrate or two justices of the peace, by a fine not exceeding fifty dollars, and, in default of payment, by imprisonment for a term not exceeding six months.

98. If it appears to the superintendent that the assets of any company are not sufficient to justify its continuance of business, or that the company is unsafe for the public to effect insurance with, he shall make a special report on the affairs of the company to the Treasurer to that effect.

99. After full consideration of such report and a reasonable time being given to the company to be heard, and if, after such further inquiry and investigation (if any) as he may see proper to make, the Treasurer reports to the Lieutenant Governor in Council that he agrees with the superintendent in the opinion expressed in his report, then, if the Lieutenant Governor in Council also concurs in such opinion, an order in council may issue suspending or cancelling the license of the company, or prohibiting the company from doing any further business, and thereafter it shall not be lawful for the company to do any further business in Alberta until the suspension or prohibition is removed by the Lientenant Governor in Council.

100. Notice of the suspension or cancelling of any license, or prohibition from doing any further business shall be published in The Alberta Gazette; and thereafter any person transacting any business in behalf of the Company, except for winding up its affairs pursuant to this or any other Act, shall be deemed to have been guilty of an offence punishable on summary conviction before any justice of the peace by a fine not exceeding $25.00.

101. Wherever the affairs of any insurance company doing business in Alberta appear to require the same, the Superintendent, with the approval of the Lieutenant Governor in Council, may, at the expense of the company, have abstracts prepared of its books and vouchers and a valuation made of the assets and liabilities; and the certificate of the superintendent, approved of by the Treasurer, shall be conclusive as to the expenses to be paid by the company in respect thereof.

102. Neither the superintendent, nor any officer under him, shall be interested as a shareholder, directly or indirectly, in any insurance company.

103. All sums payable under this Act to the Treasurer shall be so paid before the issue of a renewal of the license, and, in any disputed case, the Treas-

urer's certificate, or approval of an account certified by the superintendent, shall, as to the amount so payable by each or any company, be held to be conclusive.

IMPAIRMENT OF CAPITAL AND PAYMENT OF DIVIDENDS.

104. Every company licensed to carry on the business of fire insurance or inland marine insurance, or both, shall at all times maintain assets in Alberta at least equal in value to the total of the unearned premiums upon all outstanding unmatured policies upon property in Alberta, calculated *pro rata* for the times unexpired, together with the amount of matured claims for losses in Alberta, and all its other liabilities of every kind in Alberta.

105. No dividend shall be paid by any such company while its paid-up capital is impaired or while its assets are less than the amount required by the next preceding section, nor shall any dividend be paid which would reduce its assest below the said amount or impair its capital.

106. If it appears to the superintendent at any time that the assets of any such company fall below the requirements of section 104 he shall report the fact to the Treasurer, and state whether or not the company appears to him to have paid any dividend in contravention of the last preceding section, and the Treasurer, after a full consideration of the matter and after giving the company a reasonable opportunity to be heard, may either recommend the cancellation of the company's license by the Lieutenant Governor in Council, who may upon such recommendation order the cancellation of the same, or the Treasurer may, upon such terms and conditions as he may deem proper, limit a time within which such company shall make good the deficiency, and upon the company's failure to make good such deficiency within the time so limited, such license shall be cancelled by the Lieutenant Governor in Council upon the report of the Treasurer recommending the same.

107. If at any time it be found that the assets of any such company are less than the amount required by section 104, by an amount equal to twenty per cent or more of the total amount of the said unearned premiums, calculated as aforesaid, or that the company has paid any dividends in contravention of section 105, it shall be the duty of the Treasurer to report the same to the Lieutenant Governor in Council, whereupon the company's license shall be cancelled by order of the Lieutenant Governor in Council.

108. Chapter 7 of 2–3 George V, intituled *The Hail Insurance Act*, is hereby repealed.

109. This Act shall come into force on the first day of July, 1913.

SCHEDULE.

The following is the schedule referred to in this Act:

Schedule A. (Section 64.)

Form of Declaration to accompany the annual statement.

We, and and , of Company, do solemnly declare that we are the above described officers of the said Company and that we have each of us individually, the means of verifying the correctness of the statement within contained (or hereunder annexed) of the affairs of the said company; and that, on the day of last, all the above described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations hereunto annexed and by us subscribed, are a full and correct exhibit of all the liabilities, and of the income and expenditure, and of the general conditions and affairs of the said company, on the said day of last, and for the year ending on that day.

And we make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of *The Canada Evidence Act.*

Declared before me at ,
this day of , A.D. 19 ,

(Signatures).

7. PRINCE EDWARD ISLAND LEGISLATION.

Statutes of 1912.

The following Act of incorporation was passed by the Legislature of Prince Edward Island, assented to on the 2nd May, 1912, namely: "An Act to incorporate the Charlottetown Fire Insurance Company, Limited."

The Company has power to insure the owners of dwelling houses, household furniture, machinery, live stock, farm produce, farm buildings and implements, churches, schools, creameries, cheese factories, warehouses, stores and merchandise, and all other buildings and commodities situated in the Province of *Prince Edward Island* against loss through damage of such subjects by fire or lightning, whether the same happens by accident or any other means, except that of design on the part of the insured.

The authorized capital is $150,000.

The Act in effect provides for the substitution of the Charlottetown Fire Insurance Company, Limited, for the Charlottetown Mutual Fire Insurance Company and vests in the former Company the assets of the latter.

PROVINCIAL TAXES AND FEES.

Insurance Companies other than Canadian seeking Dominion Licenses frequently make inquiry as to the taxes and fees which they will be required to pay by the various provinces in Canada. As this information is not, so far as I am aware, available in concise form for all the Provinces, I have prepared a summary statement thereof for each Province which is given below. Information is also given in respect to Municipal taxes and city taxes within the various provinces, but in some cases as hereinafter indicated this information is incomplete.

ALBERTA.

Provincial Taxes and Fees.

The fees payable on registration of insurance companies depend on the capitalization and are as follows:—

For companies with a capitalization not exceeding $100,000	$	75 00
Exceeding $100,000 but not exceeding $200,000	$	125 00
Exceeding $200,000 but not exceeding $500,000	$	300 00
Exceeding $500,000 but not exceding $1,000,000	$	450 00
Exceeding $1,000,000 but not exceeding $3,000,000	$	500 00
For every additional $1,000,000 or part thereof over $3,000,000	$	100 00
Fee for advertising	$	5 00
Fee to accompany annual statement	$	5 00

Income Tax.—The premium income of all insurance companies is taxed to the extent of 1% thereof. If the premium income is less than $20,000 and if the company lends money on security and has $100,000 or more invested in the Province the tax on the premium income is ¾% and a tax is imposed on income from investments to the extent of ½% thereof. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Alberta is not, for the purposes of taxation, deemed to be invested in the province.

Municipal Taxes.—None permitted.

BRITISH COLUMBIA.

Provincial Taxes and Fees.

Registration and filing of documents.—License fee for fire insurance companies $250; renewal required. Initial License fee for all other insurance companies $250; no renewal required. A fee of $1.00is required for each document filed.

Income Tax.—A tax of 1% of income (all sources) is required from all insurance companies other than fire insurance companies. In the case of fire insurance companies the tax on premium income is 2% thereof, and on income from other sources 1% thereof

Municipal Fees.—No municipal license fees.

MANITOBA.

Provincial Taxes and Fees.

Registration and filing of documents etc.—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies $200; accident, guarantee or surety, $25.

Income Tax.—All insurance companies pay a tax of 1% on premium income. In the case of fire insurance companies an additional tax of ⅓% of premium income is required under the "Fire Prevention Act." Income from other sources is not taxed. Income tax calculated as above indicated is paid only to the extent by which it exceeds the amount of the annual registration fee.

Municipal Taxes.—No special taxes are charged by municipalities.

NEW BRUNSWICK.

Provincial Taxes and Fees.

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:

Fire Insurance Companies.—A tax on premium income of 1% thereof together with an additional sum of $100.

Life Insurance Companies.—An annual tax of $250.

Accident and Guarantee Companies.—A tax on premium income of ½% thereof together with an additional sum of $25.

Municipal Taxes.—Information wanting.

NOVA SCOTIA.

Provincial Taxes and Fees.

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income is taxed to the extent of 1% thereof. There is no tax on income from other sources.

Municipal Taxes.—No special taxes imposed by municipalities.

City Taxes.—The City of Halifax imposes a tax of $200 annually on each Company doing life, fire, marine, accident or guarantee insurance. Information in regard to other cities wanting.

ONTARIO.

Provincial Taxes and Fees.

Registration and filing of documents:—application fee $5; filing power of attorney $5. Registration $150.

Income Tax.—Life insurance companies are required to pay a tax of 1% of premium income, provided that if the premium income is less than $20,000, income from loans on policies or on lands in the Province is taxed to the extent of ¼% thereof. The premium income of insurance companies other than life is taxed to the extent of ⅔% thereof Income from other sources is not taxed.

Municipal Taxes.—These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

Provincial Taxes and Fees.

The only requirement imposed on extra provincial insurance companies by the Province is the annual payment of a flat-rate tax depending on the class of business as follows:—namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $50; and accident and guarantee, $100.

City and Municipal Taxes.

The City of Charlottetown imposes an annual tax as follows: Life, $100; fire, $50; guarantee and accident, $25; and plate glass $10.

The Town of Summerside imposes an annual tax as follows: Life insurance companies $50; fire insurance companies $10.

Information in regard to other towns wanting.

QUEBEC.

Provincial Taxes and fees.

Registration and filing of documents.—Application for registry $5; filing of charter $1; filing of power of attorney $5; certificate of registry $150 annually.

Income Tax.—The premium income of life insurance companies, $1\frac{3}{4}\%$ thereof but not less than $400; all other companies, 1% but not less than $250.

Income other than premium income is not taxed.

Municipal Taxes.—Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

Provincial Taxes and Fees.

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely,

For a nominal capital of $20,000 or less	$ 40
For every $5,000 or part thereof in excess of the first $20,000 up to $100,000	5
For every $10,000 or part thereof after the first $100,000 up to $500,000	3
For every $100,000 or part thereof after the first $500,000 up to $1,000,000	20
For registry of power of attorney	5
For filing annual statement a fee of $5 is charged if the capital stock does not exceed $50,000; otherwise the fee is $10.	

Income Taxes.—Under the "Corporation Taxation Act, 1907," life insurance companies are required to pay a tax of 1% on premium income; all other companies $\frac{2}{3}\%$ thereof. If, however, the premium income of any company is less than $20,000, and if it has invested in Saskatchewan $100,000 or more the premium income tax is $\frac{3}{4}\%$ and income from investments in Saskatchewan is taxed to the extent of $\frac{1}{2}\%$ thereof. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

Municipal taxes.—There are no special municipal taxes or fees.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the liquidator, John Hyde, as at June 25, 1913.

ASSETS.

Cash, balance in bank	$ 2,227.96
Shareholders' balances considered good	116,624.99
Total assets considered good	$118,852.95

Assets considered doubtful or bad:—		
Shareholders' balances	$35,197.78	
Bills receivable	20,072.88	
T. A. Temple & Sons	37,727.49	
Agencies' and brokers' balances	6,597.87	
		$ 99,596.02
Total assets		$ 218,448.97

LIABILITIES.

Return premiums unclaimed	$ 91.31
Claims not filed or not admitted but of which the liquidator has notice	36,253.22
Total liabilities	$36,344.53

RECEIPTS.

Cash on hand and in Bank, May 31, 1912	$10,852.88
Collected from shareholder	1,000.00
Interest on bank account	458.84
	$12,311.72

EXPENDITURES.

Legal advisers of liquidator in full of accounts and costs in cases	$10,048.51	
Travelling expenses, Inspectors	32.00	
Postage, &c	3.25	
Total		$ 10,083.76
Balance on hand June 25, 1913		2,227.96

(2) THE ONTARIO ACCIDENT INSURANCE COMPANY.

Statement of the liquidator, G. T. Clarkson, as at June 1, 1913.

ASSETS.

Funds on deposit with chartered banks		$ 35,287 86
Accounts receivable, no value,	$ 4,790 62	
Claim against Eastmure Limited, $50,163.52 less contra $45,754.10		4,409 42
Claims against contributors, nominally $18,516; valued at		600 00
Revision premiums uncollected, all set off against unsettled claims except		962 00
Reinsurance on foreign claims		1,500 00
Deficiency		184,014 51
		$ 226,773 79

LIABILITIES.

To Canadian Policyholders:—		
Admitted claims	$ 55,668 52	
Unsettled claims, estimated liability	8,000 00	
	$ 63,668 52	
Less dividends paid on above claims	13.201 73	$ 50,446 79
To English and Foreign Policyholders:—		
Admitted claims	$ 4,000 00	
Unsettled claims	1,636 32	
		5,636 32
To law cost claims:—		
Admitted claims	$ 16,041 99	
Less dividends paid on above claims	3,078 95	
		12,963 04
To ordinary claims:—		
Admitted claims	$ 2,570 11	
Unsettled claims	3,457 53	
		6,027 64
Total liability to creditors		$ 75,073 79
To shareholders:—		
Capital stock subscribed, 3034 shares of the par value of $50 each		151,700 00
		$ 226,773 79

(3) THE EMPIRE ACCIDENT AND SURETY COMPANY.

The London and Western Trusts Company, Limited, furnished the following statement of assets and liabilities as at June 30, 1913 and of receipts and disbursements for the year ending June 30, 1913.

RECEIPTS.

Interest on bank deposits	$ 79 94
Received from shareholders on account of 5 per cent call	18,321 34
	$ 18,421 34

DISBURSEMENTS.

Merchants Bank claim	$ 20,432 17
Printing and supplies	31 85
General creditors' claims	952 67
Costs in connection with collection of 5 per cent call	239 95
	$ 21,656 64

ASSETS.

Cash in bank	$	12,008 53

LIABILITIES—Nil.

SYNOPSIS.

Assets as per last statement	$	15,243 83
Receipts as above		18,421 34
	$	33,665 17
Expenditure		21,656 64
Balance, cash in bank June 30, 1913	$	12,008 53

Licenses Recently Issued and Applications for Licenses under Consideration.

Within the past few months numerous applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

Since the beginning of the present calendar year (1913) licenses have been granted to one American company for the transaction of fire insurance; to three Canadian companies, one of which received a license for accident, plate glass and sickness, one for accident and sickness insurance limited to the province of Quebec, and one for hail insurance. One American company was licensed to transact accident and sickness insurance among members of the Independent Order of Oddfellows resident in Canada. One American company which had hitherto been licensed for fire, tornado and hail insurance in five provinces has had its license extended to transact business throughout Canada. Further or supplementary licenses have been issued to two Canadian companies and two American companies previously licensed, for the transaction of additional branches of insurance. One Australian company (Tue Mutual Life and Citizens Assurance Company Limited) received a license for life insurance.

Three other applications for licenses have been received from Canadian companies and three American companies and are under consideration.

The Department is in correspondence with a number of companies, Canadian and foreign, some of which have signified their intention to make formal application for licenses.

Licenses issued since January 1, 1913.

Name of Company.	*Business for which licensed.*
Equitable Fire and Marine Insurance Co	Fire.
North American Accident Insurance Company	Accident, Sickness and Plate Glass.
Loyal Protective Insurance Company	Accident and Sickness members of the I.O.O.F.
Mutual Life and Citizens Assurance Company	Life.
Providence Washington Insurance Company	Automobile.
Merchants and Employers Guarantee and Accident Company	Accident and Sickness in the Province of Quebec.
Northwestern National Insurance Co	Fire, Tornado and Hail throughout Canada.

Name of Company.	*Business for which licensed.*
Canada Hail Insurance Company................	Hail.
Canadian Surety Company......................	Guarantee.
British America Assurance Company............	Hail.
London & Lancashire Guarantee & Accident Company of Canada............................	Automobile.
Home Insurance Company.......................	Sprinkler Leakage and Hail.

COMPANIES WHICH HAVE MADE APPLICATION FOR LICENSE.

Name of Company.	*Business for which license is sought.*
Imperial Underwriters Corporation of Canada......	Fire.
Columbia Insurance Co., Jersey City..............	Fire, Automobile and Inland Transportation.
Alberta, Saskatchewan Life Insurance Co..........	Life.
Masonic Protective Association of Worcester.......	Accident and Sickness.
Ridgely Protective Association....................	Accident and Sickness among Oddfellows.
Grand Lodge of the Loyal Order of Moose in the Dominion of Canada..........................	Sickness.

COMPANIES WHICH HAVE GIVEN NOTICE OF INTENTION TO APPLY FOR DOMINION INCORPORATION.

Western Hospital and Accident Insurance Company, Limited, Regina, Sask.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1912, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

ABSTRACT FOR THE YEAR 1912.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

—	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	Net amount paid for losses	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	110,673	104,510	215,213	15,396.994	12,972,230	77,161	87,678	3,775	1.000
Anglo-American	180,441	130.492	310,933	21,610,961	30,025,841	124,361	121,044	13,974	4,000
British America	421,097	239,837	660,934	54,603,360	71,183,121	233,325	221,617	45,635	None.
British Colonial	12,615	6,263	18,878	1,700,443	1,204,295	2,061	911	1,150	None.
British Northwestern	29,439	22,880	52,319	3,380,004	2,356,180	6,931	4,931	2,000	None.
Canada National	121,142	80,655	201,797	13,409,859	9,709,450	28,241	26,497	2,073	None.
Canadian Fire	301,017	174,569	475,586	28,664,461	32,291,427	106,915	91,814	18,738	None.
Central Canada Manufacturers	50,222	58,973	109,195	9,210,248	4,022,510	40,308	42,783	7,392	None.
Dominion Fire	255,742	150,619	406,391	28,034,783	29,788,193	154,191	146,348	7,953	None.
Equity Fire	175,830	100,103	275,933	20,317,108	27,543,274	134,515	117,848	21,486	None.
Factories Insurance Co.	151,976	436,849	588,825	42,331,420	12,732,417	105,538	145,698	20,008	None.
Hudson Bay	145,579	107,701	253,280	17,022,660	12,074,847	70,428	71,721	10,215	None.
*Liverpool-Manitoba	358,896	222,535	581,431	42,378,676	36,554,642	218,987	233,182	12,637	None.
London Mutual	423,151	323,230	746,381	69,662,966	71,386,757	209,088	221,185	10,011	None.
Mercantile Fire	213,508	55,846	269,354	20,678,078	24,769,545	89,035	91,329	2,856	None.
Montreal-Canada Fire	136,535	92,234	228,769	16,465,191	20,667,099	79,437	91,617	10,549	4,000
Mount Royal	201,550	119,141	320,691	24,305,449	27,571,068	91,633	93,464	4,000	1,364
North Empire Fire	81,485	72,392	153,877	8,732,239	5,868,635	29,884	26,703	3,758	None.
North West Fire	84,150	37,184	121,334	8,730,820	8,582,204	42,342	45,871	1,360	1,325
Nova Scotia Fire	168,651	206,422	375,073	24,753,906	22,326,958	94,291	84,670	12,997	None.
Occidental Fire	152,164	39,131	191,295	8,359,205	9,685,359	64,417	59,259	11,879	None.
Ontario Fire	179,616	86,079	265,695	19,021,037	22,821,472	104,558	111,762	7,365	None.
Ottawa Assurance	—3,513	24,459	20,946	1,800,317	None.	739	739	None.	None.
Pacific Coast	99,441	69,652	169,093	11,923,843	9,045,453	27,064	29,892	2,491	None.
Quebec Fire	216,762	34,365	251,127	21,752,109	26,583,805	94,541	94,190	3,190	None.
Rimouski Fire	310,998	199,569	510,567	32,783,630	29,512,890	213,997	224,787	27,160	3,350
Sovereign Fire	109,347	97,117	206,464	15,626,412	11,252,082	59,076	51,792	9,750	750
Western	374,895	414,561	789,456	70,926,247	72,480,450	169,090	192,429	29,391	1,750
Totals for 1912	5,063,409	3,707,428	8,770,837	653,582,426	615,012,217	2,662,157	2,731,761	303,793	17,539
Totals for 1911	4,727,141	3,579,108	8,306,249	572,066,012	519,604,374	2,509,377	2,519,179	278,063	20,650

*Including the business of The Manitoba Assurance Company.

BRITISH COMPANIES.

Alliance	206,684	28,821	235,505	23,510,911	32,980,620	98,528	102,045	4,244	None.
Atlas	497,116	69,168	566,284	44,353,141	59,905,450	279,412	294,396	5,502	None.
Caledonian	431,217	70,070	501,287	41,542,305	55,134,817	212,988	214,632	8,711	10,000
Commercial Union	792,177	142,244	934,421	73,893,530	90,510,717	405,406	414,033	9,190	10,000
Employers' Liability	174,606	32,814	207,420	18,931,862	16,065,804	55,678	60,428	4,750	None.
General Accident Fire and Life	264,818	47,429	312,247	24,689,106	25,291,808	122,051	132,882	10,804	None.
Guardian	827,130	133,481	960,611	68,149,725	86,093,564	510,638	522,783	19,355	4,700
Law Union and Rock	212,748	31,527	244,275	21,153,440	25,467,672	110,703	113,957	1,933	None.
Liverpool and London and Globe	1,297,207	404,453	1,701,660	137,163,661	160,226,136	749,609	730,921	63,362	752
London and Lancashire Fire	614,269	112,799	727,068	59,342,982	74,701,482	250,065	257,397	20,504	None.
London Assurance	252,008	53,984	305,992	25,205,794	32,357,090	107,333	107,348	7,839	4,500
North British and Mercantile	940,875	138,485	1,079,360	93,203,517	113,539,894	457,510	459,220	34,291	None.
Northern	636,980	78,258	715,238	53,383,260	68,346,226	311,264	309,375	28,422	None.
Norwich Union Fire	770,887	107,885	878,772	66,029,815	83,113,819	420,121	408,652	38,681	None.
Palatine Insurance Co	73,594	19,942	93,536	9,015,516	7,161,632	4,910	3,706	1,205	None.
Phœnix of London	996,925	204,786	1,201,711	87,315,146	112,964,582	522,885	546,348	43,815	2,800
Provincial	29,382	5,511	34,893	4,906,584	4,364,461	2,964	2,945	19	None.
Royal	1,267,798	194,150	1,461,948	120,324,763	172,173,930	727,149	777,085	54,124	None.
Royal Exchange	322,085	64,850	386,935	33,692,274	29,638,131	127,897	146,305	1,093	None.
Scottish Union and National	349,315	41,869	391,184	33,408,745	44,434,771	135,758	131,473	14,115	None.
Sun Insurance Office	422,328	69,248	491,576	37,964,297	51,536,766	228,375	233,253	16,868	None.
Union Assurance Society	438,649	107,385	546,034	43,196,791	50,680,552	193,230	214,905	6,407	None.
Yorkshire	273,327	41,237	314,564	28,019,153	33,380,203	126,769	134,975	9,076	8,019
Totals for 1912	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,070,127	6,161,243	6,319,064	404,310	40,771
Totals for 1911	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	541,253	52,634

ABSTRACT FOR THE YEAR 1912—*Concluded.*

FIRE INSURANCE IN CANADA—AMERICAN AND OTHER COMPANIES.

—	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co.	299,480	35,872	335,352	24,335,689	32,565,170	124,208	118,492	10,440	None.
American Central	65,715	15,303	81,018	4,817,658	4,589,895	12,516	12,066	479	None.
American Insurance Co.	8,615	1,396	10,011	1,094,550	999,150	None.	None.	None.	None.
American Lloyds	13,428	2,125	15,553	3,604,015	3,086,178	1,314	1,314	None.	None.
California Insurance Co.	10,701	4,993	15,694	878,049	691,540	791	791	None.	None.
Connecticut Fire	108,906	43,342	152,248	11,192,835	12,351,702	56,497	52,524	4,771	2,200
Continental	288,915	59,627	348,542	33,846,579	30,572,294	206,264	214,388	21,117	None.
Fidelity-Phenix	397,448	60,498	457,946	33,465,583	35,315,245	256,532	251,084	39,350	4,000
Fireman's Fund	34,737	12,991	47,728	2,759,581	1,756,434	16,715	21,165	550	None.
Firemen's Insurance Co.	44,606	12,891	57,497	4,245,754	3,658,018	3,763	4,362	181	None.
Compagnie d'Assurances Générales	11,953	1,372	13,325	3,537,946	3,034,237	1,075	None.	1,075	None.
German American	413,313	74,149	487,462	39,018,888	42,653,697	210,872	228,011	16,605	None.
Germania Fire	34,574	8,949	43,523	3,273,600	3,038,692	11,866	11,679	4,032	None.
Hartford Fire	887,485	119,522	1,007,007	78,112,795	91,894,273	426,002	442,708	29,984	None.
Home Insurance Co.	368,493	50,742	419,235	32,550,364	37,705,653	191,975	190,747	33,279	None.
Insurance Co. of North America	372,557	98,256	470,813	38,958,876	44,782,024	196,947	195,453	11,280	None.
Insurance Co. of the State of Pa.	161,200	35,617	196,817	11,656,770	9,502,696	67,904	58,460	19,525	None.
Lumber Insurance Co.	147,659	24,351	172,010	8,355,594	6,831,131	66,229	99,625	2,524	None.
National Fire	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	50,511	None.
National Union Fire	156,598	47,038	203,636	15,556,096	13,060,892	92,581	95,778	3,472	None.
Niagara Fire	76,821	34,918	111,739	6,268,199	6,733,701	41,720	34,381	9,366	None.
Northwestern National	10,476	14,262	24,738	2,201,667	1,913,167	5,344	2,858	2,486	None.
Phœnix of Hartford	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	8,710	None.
Providence Washington	119,500	28,267	147,767	12,975,305	9,602,899	29,786	25,209	4,577	None.
Queen, of America	577,985	88,225	666,210	51,369,612	71,155,570	281,012	315,079	24,330	10,000
Springfield Fire and Marine	278,248	57,023	335,271	29,429,199	27,609,163	123,375	116,147	28,731	None.
St. Paul Fire and Marine	189,652	34,127	223,779	15,910,403	16,525,857	97,832	106,041	7,441	None.
L'Union, Paris, France	134,879	24,749	159,628	13,655,232	8,941,690	44,137	41,329	1,936	None.
Westchester Fire	56,239	10,956	67,195	5,783,717	4,938,032	21,392	12,561	10,029	None.
Totals for 1912	6,038,984	1,174,410	7,213,394	572,182,988	609,273,561	3,032,313	3,068,756	346,781	16,200
Totals for 1911	4,642,420	830,865	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	364,174	14,060

RECAPITULATION

Canadian Companies	5,063,409	3,707,428	8,770,837	653,582,426	645,012,207	2,662,157	2,731,761	303,793	17,539
British Companies	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,070,127	6,161,243	6,319,064	404,310	40,771
American and other Companies	6,038,984	1,174,410	7,213,394	572,182,988	609,273,561	3,032,313	3,068,756	346,781	16,200
Totals for 1912	23,194,518	7,082,234	30,276,752	2,374,161,732	2,684,355,895	11,855,713	12,119,581	1,054,884	74,510
Totals for 1911	20,575,255	6,560,501	27,135,756	1,987,640,591	2,279,868,346	10,810,929	10,936,948	1,183,490	87,344

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

—	Premiums Received.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	171,892	174,006	166,401	186,895	1,956,746
Canada Agricultural	....	....	....	....	....	109,892	131,639	115,897	97,468	....	....	....	454,896
Canada Fire	....	....	....	....	....	....	....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens'	....	....	....	....	....	....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	....	....	....	....	....	....	....	....	....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,651
National Fire	....	....	....	....	....	....	....	86,098	93,812	60,070	44,046	....	284,026
Ottawa Agricultural	....	....	....	....	....	....	7,947	61,882	86,174	35,858	....	....	191,861
Provincial	99,913	97,633	171,514	161,158	190,857	241,331	217,213	179,236	72,495	....	....	....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	....	....	....	....	....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	....	....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	....	....	....	....	....	21,918	183,009	201,429	84,132	....	....	....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	51,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	....	....	....	....	....	....	....	....	....	....	....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	....	....	....	....	....	....	....	....	....	....	....	20,507	20,507
Phœnix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial	....	....	....	....	....	....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

American Companies.													
Aetna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural, of Watertown	....	5,431	68,361	73,613	64,641	....	....	....	....	....	‡ 27,279	47,290	286,615
Andes	....	....	31,431	....	....	....	....	....	....	....	....	....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	....	....	....	....	....	....	....	....	....	....	....	....	....
Phenix, of Brooklyn	....	....	....	....	....	....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869, to 1891, inclusive.

—	Totals. for 1869 to 1880.	PREMIUMS RECEIVED.											Totals. from 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural	454,896	...	...	...	...	...	...	...	...	...	...	196,812	454,896
Canada Fire	655,455	192,894	32,984	...	...	...	...	...	...	...	...	...	881,333
Citizens'	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371	...	...	...	...	...	...	...	...	...	...	190,242
Eastern	...	...	...	...	...	...	...	...	...	27,938	99,777	119,364	247,079
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026	...	...	...	...	...	...	...	...	...	...	...	284,026
Ottawa Agricultural	194,861	...	...	...	...	...	...	...	...	...	...	...	194,861
Provincial	1,434,350	...	...	...	...	...	...	...	...	...	...	...	1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign	740,931	123,476	102,554	88,443	...	...	...	...	...	...	...	...	1,055,404
Stadacona	490,488	...	...	...	...	...	...	...	...	...	...	...	490,488
Western	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	333,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.													
Atlas	...	...	...	...	...	...	...	32,969	45,895	55,945	63,701	58,162	256,672
Caledonian	...	...	...	71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London	...	...	127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability	...	...	...	...	...	...	...	45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association	...	43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London	...	...	...	...	‡128,261	161,630	205,251	304,578	319,829	311,610	188,574	...	1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester	...	...	...	...	...	...	...	...	...	...	53,067	96,309	149,376
National, of Ireland	...	...	...	32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix of London	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421	....	....	....	....	....	....	....	....	....	....	....	343,421
Scottish Imperial	535,710	52,072	72,314	12,759	....	....	....	....	....	....	....	....	672,855
Scottish Union and National	....	....	37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society	....	....	....	....	....	....	....	....	....	....	4,717	77,941	82,658
United Fire	....	....	....	....	....	....	....	....	....	....	....	183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American Companies.													
Ætna	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural, of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431	....	....	....	....	....	....	....	....	....	....	....	31,431
Connecticut	....	....	....	....	....	....	23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home	....	....	....	....	....	....	....	....	....	....	....	....	....
Insurance Co. of North America	....	....	....	....	....	....	....	....	....	2,904	26,773	46,150	75,827
Phenix of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix of Hartford	....	....	....	....	....	....	....	....	....	....	45,946	129,904	175,850
Queen, of America	....	....	....	....	....	....	....	....	....	....	....	42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American Companies	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

---

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1902, inclusive.

—	Totals, for 1869 to 1891.	Premiums Received.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										91,925	157,846	224,463	474,234
British America	3,924,105	172,411	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896												454,896
Canada Fire	881,333												881,333
Canadian Fire							42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,626	22,335											2,856,961
Dominion	190,242												190,242
Eastern	247,079	190,663	264,511	164,115	27,826								894,194
Equity Fire											92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026												284,026
Ottawa Fire										117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90 259	98,792	86,359	105,512	99 309	87,494	90,570	91,114	2,813,668
Royal Canadian	3,533,410	4,613											3,538,023
†Sovereign	1,055,404												1,055,404
Stadacona	490,488												490,488
Victoria-Montreal									41,853	37,474			79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.													
‡Albion Fire Ins. Assn.	1,243,401	105,216	119,693										1,468,310
Alliance		172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London	1,531,430	56,824											1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128										364,689
‡Glasgow and London	1,619,733												1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844

Law Union and Rock..	...	...	...	...	...	...	...	...	26,859	50,430	63,830	66,177	207,296
Liverpool and London and Globe...........	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428
London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance......	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester............	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland.....	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British..........	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern..............	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union........	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix of London.....	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen.................	4,354,694	...	...	...	...	...	...	...	...	...	...	...	4,354,694
Royal..................	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial...	343,421	...	...	...	...	...	...	...	...	...	...	...	343,421
Scottish Imperial......	672,855	...	...	...	...	...	...	...	...	...	...	...	672,855
Scottish Union and National............	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office....	...	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc...	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire............	183,862	173,044	187,094	156,450	18,027	...	...	...	...	...	...	...	718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
American Companies.													
Ætna..................	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown....	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058	...	...	...	...	...	1,309,100
American Fire.........	...	...	...	...	...	...	...	...	33,216	42,818	-3,709	...	72,325
Andes..................	31,431	...	...	...	...	...	...	...	...	...	...	...	31,431
Connecticut...........	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford..............	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven....	...	...	...	...	...	...	...	...	...	...	...	...	...
Home, New York......	...	...	...	...	...	...	...	...	...	...	...	82,277	82,277
Ins. Co. of North America..................	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phœnix, of Brooklyn...	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix, of Hartford...	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,960,453
Queen, of America......	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies...	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
American Companies...	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand total..........	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

---

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
**Formerly the Fire Insurance Association.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

—	Totals for 1869 to 1902.	Premiums Received.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	827,144
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	2,982,342
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	11,758,203
British Colonial											12,615	12,615
British Northwestern											29,439	29,439
Canada Agricultural	454,896											454,896
Canada Fire	881,333											881,333
Canada National										24,898	121,142	146,040
Canadian Fire	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	2,995,255
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	213,283
Citizens	2,856,961											2,856,961
Dominion	190,242											190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	1,193,303
Eastern	894,194											894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348			72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	2,131,704
Factories Insurance									112,043	211,025	151,976	475,044
Hudson Bay Insurance									75,689	129,053	145,579	350,321
§Liverpool-Manitoba											358,896	358,896
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	8,541,260
Manitoba Assurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578		1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	2,592,849
Montreal-Canada Fire			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	1,856,930
Mount Royal											201,550	201,550
National Fire	284,026											284,026
North Empire Fire								8,154	26,842	61,182	81,485	177,663
North West Fire											84,150	84,150
Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	679,049
Occidental Fire								68,386	90,410	102,455	152,164	413,415
Ontario Fire						245,354	227,320	165,571	174,891	180,976	179,616	1,173,728
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513	1,198,769
Ottawa Agricultural	194,861											194,861
Pacific Coast Fire							30,294	46,985	53,571	64,802	99,441	295,093
Provincial	1,434,350											1,434,350
Quebec	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	4,366,880
Richmond and Drummond					38,629	92,539	102,893	94,212	—20,418			307,855

Rimouski	....	....	....	....	....	214,941	247,625	332,250	306,684	331,161	310,998	1,743,659
Royal Canadian	3,538,023	....	....	....	....	....	....	....	....	....	....	3,538,023
†Sovereign	1,055,404	....	....	....	....	....	....	....	....	....	....	1,055,404
Sovereign Fire	....	....	....	....	27,560	73,801	71,871	63,713	71,319	70,601	109,347	488,212
Stadacona	490,488	....	....	....	....	....	....	....	....	....	....	490,488
Victoria-Montreal	79,327	....	....	....	....	....	....	....	....	....	....	79,327
Western	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	15,240,169
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581
British Companies.												
‡Albion Fire Insurance Association	1,468,310	....	....	....	....	....	....	....	....	....	....	1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	3,577,819
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	6,147,868
Caledonian	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	6,180,378
City of London	1,588,254	....	....	....	....	....	....	....	....	....	....	1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	16,900,180
Employers' Liability	364,689	....	....	....	....	....	....	....	....	95,484	174,606	634,779
General Accident Fire and Life	....	....	....	....	....	....	75,446	248,914	220,037	253,073	261,818	1,062,288
††Glasgow and London	1,619,733	....	....	....	....	....	....	....	....	....	....	1,619,733
Guardian	5,599,538	489,256	547,241	551,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	12,269,572
Imperial	6,085,796	....	....	....	....	....	....	....	....	....	....	6,085,796
Lancashire	6,210,844	....	....	....	....	....	....	....	....	....	....	6,210,844
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	1,636,245
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	20,120,477
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	7,877,429
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	232,948	252,008	4,579,153
Manchester	2,187,726	197,750	114,838	....	....	....	....	....	....	....	....	2,500,314
National of Ireland	2,235,110	272,129	100,347	....	....	....	....	....	....	....	....	2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	18,720,780
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	10,243,865
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	9,468,922
Palatine Insurance Co	....	....	....	....	....	....	....	....	....	....	73,594	73,594
Phœnix of London	8,475,113	684,265	805,091	925,110	859,755	858,884	1,017,845	831,045	937,087	1,055,569	996,925	17,446,689
Provincial	....	....	....	....	....	....	....	....	....	18,525	29,382	47,907
Queen	4,354,694	....	....	....	....	....	....	....	....	....	....	4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	28,957,502
Royal Exchange	....	....	....	....	....	....	....	....	3,700	213,466	322,085	539,251
Scottish Commercial	343,421	....	....	....	....	....	....	....	....	....	....	343,421
Scottish Imperial	672,855	....	....	....	....	....	....	....	....	....	....	672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	5,850,609
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	5,341,437
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509	....	....	....	....	438,649	5,406,689
United Fire	718,477	....	....	....	....	....	....	....	....	....	....	718,477
Yorkshire	....	....	....	....	....	137,523	185,210	207,105	237,582	259,976	273,327	1,300,723
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,554,440

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Con.*

—	Totals for 1869 to 1902.	Premiums Received.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
America and Other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	7,222,981
Agricultural of Watertown	1,309,100											1,309,100
American Central											65,715	65,715
American Fire	72,325											72,325
American Insurance Co											8,615	8,615
American Lloyds									467	10,490	13,428	24,385
Andes	31,431											31,431
California Insurance Co											10,701	10,701
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	1,830,009
Continental									4,177	203,712	288,915	496,804
Fidelity-Phenix									305,627	373,164	397,448	1,076,239
Fireman's Fund											34,737	34,737
Firemens' Insurance Co											44,606	44,606
La Compagnie d'Ass. Générales											11,953	11,953
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	1,805,359
Germania Fire											34,574	34,574
Hartford Fire	4,282,161	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	10,484,349
Home, New Haven												
Home Ins. Co., New York	82,277	184,321	280,366	328,482	345,343	351,096	315,068	326,419	107,572	338 553	368,493	3,360,990
Insurance Co., of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	4,490,557
Insurance Co., of the State of Pa											161,200	161,200
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	733,117
National Fire							12,617	95,180	275,142	300,840	416,875	1,100,654
National Union Fire										64,183	156,598	202,781
Niagara Fire											76,821	76,821
Northwestern National											10,476	10,476
Phenix, of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830				3,765,091
Phœnix, of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	4,199,615
Providence Washington											119,500	119,500
Queen, of America	3,534,703	505,602	531,530	579,064	575,739	593,834	612,699	561,114	577,822	603,073	577,985	9,283,165
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978			365,253
Springfield Fire							8,722	110,767	151,896	197,511	278,248	747,144
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	710,873

L'Union, Paris, France	....	....	....	....	....	....	....	....	....	24,890	134,879	159,769
Westchester Fire	....	....	....	....	....	....	....	....	....	....	56,239	56,239
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749

RECAPITULATION.

Canadian Companies	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	76,555,581
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	212,554,440
American and Other Companies	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	54,125,749
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	343,235,770

---

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.

§Including the business of The Manitoba Assurance Co.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1880.

—	LOSSES PAID.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	T .
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	...	...	...	...	...	41,317	63,437	102,056	83,291	...	...	...	290,101
Canada Fire	...	...	...	...	...	...	...	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	...	...	...	...	...	...	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	...	...	...	...	...	...	...	...	...	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire	...	...	...	...	...	...	...	42,839	167,417	48,944	28,502	...	287,732
Ottawa Agricultural	...	...	...	...	...	...	280	14,362	52,743	40,779	...	...	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	...	...	...	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	...	...	...	...	...	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	...	...	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	...	...	...	...	...	...	54,854	243,016	286,070	189,755	...	...	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	...	...	...	...	...	...	...	...	...	...	...	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	...	...	...	...	...	...	...	...	...	...	...	1,415	1,415

Phœnix, of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	....	....	....	....	....	....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
American Companies.													
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural, of Watertown	....	100	13,168	33,616	28,204	....	....	....	....	1,196	34,325	33,527	144,136
Andes	....	....	5,668	....	....	....	....	....	....	....	....	....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691	....	....	....	....	....	....	....	....	....	....	....	60,691
Phenix, of Brooklyn	....	....	....	....	....	....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880—*Concluded.*

RECAPITULATION.

—	LOSSES PAID.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880	Total.
	$	$	$	$	$	$	$	$	$	$	$	$	$
Canadian Companies...	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
American Companies...	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand totals.......	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Totals for 1869 to 1880.	LOSSES PAID.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101	....	....	....	....	....	....	....	....	....	....	....	290,101
Canada Fire	472,221	152,074	73,838	....	....	....	....	....	....	....	....	....	698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582	....	....	....	....	....	....	....	....	....	....	148,255
Eastern	....	....	....	....	....	....	....	....	....	200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National Fire	287,732	....	....	....	....	....	....	....	....	....	....	....	287,732
Ottawa Agricultural	108,164	....	....	....	....	....	....	....	....	....	....	....	108,164
Provincial	957,146	....	....	....	....	....	....	....	....	....	....	....	957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
†Sovereign	453,479	107,042	78,811	96,884	....	....	....	....	....	....	....	....	736,216
Stadacona	773,695	....	....	....	....	....	....	....	....	....	....	....	773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas	....	....	....	....	....	....	....	19,824	23,873	31,835	45,657	44,945	166,134
Caledonian	....	....	....	18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London	....	....	66,220	82,158	91,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability	....	....	....	....	....	....	....	11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association	....	7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,126	843,615
Glasgow and London	....	....	....	....	109,609	104,043	144,330	216,999	219,775	209,489	163,100	....	1,167,345

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1891, inclusive—*Concluded.*

—	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
British Companies—Con.	$	$	$	$	$	$	$	$	$	$	$	$	$
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester	....	....	....	....	....	....	....	....	....	....	6,700	47,525	54,225
National, of Ireland	....	....	....	6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	51,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329	....	....	....	....	....	....	....	....	....	....	....	177,329
Scottish Imperial	400,765	21,821	39,593	21,229	....	....	....	....	....	....	....	....	483,408
Scottish Union and National	....	....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc'y	....	....	....	....	....	....	....	....	....	....	1,125	33,275	34,400
United Fire	....	....	....	....	....	....	....	....	....	....	....	79,965	79,965
	16,948,076	1,669,405	1,76841	,4,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American Companies.													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural, of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668	....	....	....	....	....	....	....	....	....	....	....	5,668
Connecticut	....	....	....	....	....	....	7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279

Home..................	60,691	....	....	....	....	....	....	....	....	....	....	....	60,691
Insurance Co. of North America............	....	....	....	....	....	....	....	....	....	....	11,866	21,104	32,970
Phenix, of Brooklyn....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phoenix, of Hartford...	....	....	....	....	....	....	....	....	....	....	9,346	73,474	82,820
Queen, of America......	....	....	....	....	....	....	....	....	....	....	....	7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies.	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American Companies...	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals.......	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

—	Totals for 1869 to 1891.	Losses Paid.											Totals for 1899 to 1912
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canadian Fire							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens'	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,181								632,961
Equity Fire											37,956	55,075	93,031
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa Fire										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian	2,980,634	8,306											2,988,940
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria-Montreal									8,137	51,741			59,878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,08	,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Ins. Ass.	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonia	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270
Law Union and Rock									3,535	34,025	41,995	13,048	92,603

Liverpool and London and Globe............	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance......	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester*............	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National of Ireland.....	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128:980	120,683	1,479,390
North British..........	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern...............	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union.........	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix, of London.....	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen..................	3,325,321	....	....	....	....	....	....	....	....	....	....	....	3,325,321
Royal..................	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial...	177,329	....	....	....	....	....	....	....	....	....	....	....	177,329
Scottish Imperial.......	483,408	....	....	....	....	....	....	....	....	....	....	....	483,408
Scottish Union and National............	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office....	....	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Soc'ty	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire............	79,965	153,670	165,277	121,534	28,994	....	....	....	....	....	....	....	549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
American Companies.													
Ætna.................	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural, of Watertown..............	629,558	47,990	43,037	55,666	42,230	36,693	2,104	....•....	....	....	....	....	857,278
American Fire.........	....	....	....	....	....	....	....	....	5,207	36,703	25,070	....	66,980
Andes.................	5,668	....	....	....	....	....	....	....	....	....	....	....	5,668
Connecticut Fire.......	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford...............	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Nome, New Haven....	60,691	....	....	....	....	....	....	....	....	....	....	....	60,691
Home, New York......	....	....	....	....	....	....	....	....	....	....	....	1,794	1,794
Ins. Co. of N. America.	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phenix, of Brooklyn....	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phœnix of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Queen, of America......	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,5881	3,217,635

RECAPITULATION.

Canadian Companies....	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
American Companies..	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals........	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

---

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

—	Totals. for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	421,065
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	1,961,295
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	7,047,004
British Colonial											911	911
British Northwestern											4,931	4,931
Canada Agricultural	290,101											290,101
Canada Fire	698,133											698,133
Canada National										367	26,497	26,864
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	1,361,633
Central Canada Manufacturers						3,591	16,092	16,991	15,976	39,390	42,783	134,823
Citizens'	2,287,870											2,287,870
Dominion	148,255											148,255
Dominion Fire						20,193	144,328	98,804	123,844	155,292	146,348	688,809
Eastern	632,961											632,961
Eastern Canada Manufacturers						3,591	16,092	16,991	15,199			51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	1,306,939
Factories Insurance Company									68,053	91,183	145,698	301,934
Hudson Bay Insurance Co.									12,387	57,663	71,721	142,771
§Liverpool-Manitoba											233,182	233,182
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	5,437,303
Manitoba Assurance Co.				35,031	53,808	63,899	90,036	75,395	132,113	198,472		648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	1,521,369
Montreal-Canada Fire			87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	1,228,808
Mount Royal											93,464	93,464
National Fire	287,732											287,732
North Empire Fire								643	8,943	28,296	26,703	64,585
North West Fire											45,871	45,871
Nova Scotia Fire				7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	294,254
Occidental Fire								25,209	38,499	32,610	59,259	155,577
Ontario Fire						69,431	184,594	112,474	151,455	167,882	111,762	797,598
Ottawa Assurance Co.	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	−22,736	739	866,253
Ottawa Agricultural	108,164											108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	134,093
Provincial	957,146											957,146
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	3,087,097
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381			256,393

Rimouski........................	....	....	....	....	....	119,538	148,366	190,191	234,086	227,618	224,787	1,144,586
Royal Canadian...............	2,988,950	....	....	....	....	....	....	....	....	....	....	2,988,950
†Sovereign......................	736,216	....	....	....	....	....	....	....	....	....	....	736,216
Sovereign Fire.................	....	....	....	....	514	27,949	67,616	45,596	27,389	38,464	51,792	259,320
Stadacona......................	773,695	....	....	....	....	....	....	....	....	....	....	773,695
Victoria-Montreal............	59,878	....	....	....	....	....	....	....	....	....	....	59,878
Western........................	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	192,429	8,890,982
	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	48,581,432
British Companies.												
‡Albion Fire Insurance Assoc'n	1,016,766	....	....	....	....	....	....	....	....	....	....	1,016,766
Alliance........................	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	2,736,915
Atlas..............................	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	3,934,137
Caledonian.....................	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	3,926,882
City of London................	977,455	....	....	....	....	....	....	....	....	....	....	977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	10,530,485
Employers' Liability.........	255,801	....	....	....	....	....	....	....	None.	20,417	60,428	336,646
General Accident, Fire and Life	....	....	....	....	....	....	4,182	81,189	147,557	182,797	132,882	548,607
Glasgow and London.........	1,167,345	....	....	....	....	....	....	....	....	....	....	1,167,345
Guardian........................	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	8,139,319
Imperial.........................	4,181,342	....	......	....	....	....	....	....	....	....	....	4,181,342
Lancashire......................	4,492,270	....	....	....	....	....	....	....	....	....	....	4,492,270
**Law Union and Rock.......	92,603	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	853,238
Liverpool & London & Globe.	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	12,803,757
London and Lancashire Fire..	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	4,462,989
London Assurance............	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	2,722,795
Manchester.....................	1,664,241	102,460	147,537	....	....	....	....	....	....	....	....	1,914,238
National of Ireland...........	1,479,390	156,895	70,552	....	....	....	....	....	....	....	....	1,706,837
North British and Mercantile.	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	12,385,318
Northern........................	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	6,803,189
Norwich Union...............	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	5,444,570
Palatine Insurance Co........	....	....	....	....	....	....	....	....	....	....	3,706	3,706
Phœnix, of London...........	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	9,449,842
Provincial.......................	....	....	....	....	....	....	....	....	None.	1,702	2,945	4,647
Queen............................	3,325,321	....	....	....	....	....	....	....	....	....	....	3,325,321
Royal.............................	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	18,123,604
Royal Exchange..............	....	....	....	....	....	....	....	....	87	66,393	146,305	212,785
Scottish Commercial.........	177,329	....	....	....	....	....	....	....	....	....	....	177,329
Scottish Imperial............	483,408	....	....	....	....	....	....	....	....	....	....	483,408
Scottish Union and National..	1,599,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	3,257,123
Sun Insurance Office..........	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	3,286,896
Union Assurance Society......	1,714,466	138,454	405,201	215,580	271,233	272,661	....	....	....	....	214,905	3,232,500
United Fire.....................	549,440	....	....	....	....	....	....	....	....	....	....	549,440
Yorkshire.......................	....	....	....	....	....	58,049	70,992	105,338	119,820	138,374	134,975	627,548
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Concluded.*

—	Totals. for 1869 to 1902.	Losses Paid.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
American and other Companies.	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	4,664,034
Agricultural of Watertown	857,278											857,278
American Central											12,066	12,066
American Fire	66,980											66,980
American Insurance Co.											None.	None.
American Lloyds									None.	457	1,314	1,771
Andes	5,668											5,668
California Insurance Co.											791	791
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,951	77,735	52,519	76,672	52,524	1,044,129
Continental									None.	56,862	214,388	271,250
Fidelity-Phenix									134,484	180,097	251,084	565,665
Fireman's Fund											21,165	21,165
Firemen's Insurance Co.											4,362	4,362
La Compag. d'Assce Générales											None.	None.
German American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,011	862,294
Germania Fire											11,679	11,679
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	5,796,656
Home, New Haven	60,691											60,691
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	1,954,138
Insurance Co. of North Amer.	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	2,632,837
Insur. Co. of the State of Pa.											58,460	58,460
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	556,794
National Fire							1,105	15,532	164,240	135,614	261,644	578,135
National Union Fire										17,610	95,778	113,388
Niagara Fire											34,381	34,381
Northwestern National											2,858	2,858
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363				2,154,363
Phœnix, of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	2,509,962
Providence Washington											25,209	25,209
Queen, of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	5,447,113
Rochester German					12,820	54,677	40,003	28,604	57,585			193,689
Springfield Fire							None.	34,760	63,647	84,952	116,147	299,506
St. Paul Fire and Marine							41,513	39,092	72,335	84,569	106,041	343,580

L'Union, Paris, France..........	....	....	....	....	....	....	....	....	....	9,427	41,329	50,756
Westchester Fire..............	....	....	....	....	....	....	....	....	....	....	12,561	12,561
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209

RECAPITULATION.

Canadian Companies..........	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	48,581,432
British Companies............	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	133,819,249
American and Other Compan.	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	31,214,209
	120,339,586	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,943	12,119,581	213,614,890

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.
§Including the business of The Manitoba Assurance Company.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,609	54.637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499.542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,018
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107.710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,992	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,096,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	351,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764.660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582.426	644,099.996	2,731,761
Totals	76,555,581	8,296,636,292	....	48,581,432
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,409
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,684,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444

---

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,261	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,331,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,319,064
Totals..	212,554,440	19,451,177,061	....	133,819,249
AMERICAN AND OTHER COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941

---

*These returns are imperfect.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
AMERICAN AND OTHER COMPANIES—*Con.*	$	$	$	$
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,501
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,182,988	609,273,561	3,068,756
Totals	54,125,749	4,689,115,669	....	31,214,209

TOTALS FOR ALL YEARS FROM 1869 TO 1912 INCLUSIVE.

Canadian Companies	76,555,581	8,296,636,292	....	48,581,432
British Companies	212,554,440	19,451,177,061	....	133,819,249
American and Other Companies	54,125,749	4,689,115,669	....	31,214,209
Grand totals	343,235,770	32,436,929,022	....	213,614,890

Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
ACADIA FIRE INSURANCE COMPANY.								
	$	$	$	$	$	$	$	
In Canada	110,673	15,396,994	12,972,230	77,161	87,678	3,775	1,000	Total business December 31, 1912.
In other countries	3,281	306,130	253,905	−185	2,515	None.	None.	
Totals	113,954	15,703,124	13,226,135	76,976	90,193	3,775	1,000	
ANGLO-AMERICAN FIRE INSURANCE COMPANY.								
In Canada	180,441	21,610,961	30,025,811	124,364	121,044	13,974	4,000	Total business December, 31, 1912.
In other countries	177	450,418	54,822	−2,682	4,444	None.	3,250	
Totals	180,618	22,061,379	30,080,663	121,682	125,488	13,974	7,250	
BRITISH AMERICA ASSURANCE COMPANY.								
In Canada	421,097	54,603,360	71,183,124	233,235	221,617	45,635	None.	Total business December 31, 1912.
In other countries	1,272,373	277,802,577	245,954,645	745,115	743,972	118,818	17,098	
Totals	1,693,470	332,405,937	317,137,769	978,350	965,589	164,453	17,098	
CANADIAN FIRE INSURANCE COMPANY.								
In Canada	301,017	28,664,461	32,291,427	106,915	91,814	18,738	None.	Total business December 31, 1912.
In other countries	7,913	909,925	795,025	3,830	2,830	None.	1,000	
Totals	308,930	29,574,386	33,086,452	110,745	94,644	18,738	1,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FACTORIES INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	151,976	42,331,420	12,732,417	105,538	145,698	20,008	None.	Total business December 31, 1912.
In other countries	None.	None.	None.	None.	None.	None.	500	
Totals	151,976	42,331,420	12,732,417	105,538	145,698	20,008	500	

HUDSON BAY INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Losses Paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
Fire	148,059	17,022,660	12,074,847	70,192	81,786	10,215	None.	Total business December 31, 1912.
Hail	249,261	3,888,718	None.	117,449	117,449	None.	None.	
Totals	397,320	20,911,378	12,074,847	187,641	199,235	10,215	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Losses Paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
In Canada	423,151	69,662,966	71,386,757	209,088	221,185	10,011	None.	Total business December 31, 1912.
In other countries	3,698	4,504,017	1,541,315	9,647	17,494	2,178	None.	
Totals	426,849	74,166,983	72,928,072	218,735	238,679	12,189	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Losses Paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
In Canada	136,535	16,465,191	20,667,099	79,478	91,617	10,549	4,000	Total business December 31, 1912.
In other countries	263	306,251	101,886	4,564	8,225	None.	1,083	
Totals	136,798	16,771,442	20,768,985	84,042	99,842	10,549	5,083	

MOUNT ROYAL INSURANCE COMPANY.

Fire	201,550	24,305,449	27,571,068	91,633	93,464	4,000	1,364	Total business December 31, 1912.
Plate Glass	3,699	....	....	1,795	1,795	None.	None.	
Totals	205,249	....	....	93,428	95,259	4,000	1,364	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	81,485	8,732,239	5,868,635	29,884	26,703	3,758	None.	Total business December 31, 1912.
In other countries	1,699	142,600	142,600	None.	None.	None.	None.	
Totals	83,184	8,874,839	6,011,235	29,884	26,703	3,758	None.	

NORTH WEST FIRE INSURANCE COMPANY.

In Canada	84,150	8,730,820	8 582,204	42,342	45,871	1,360	1,325	Total business December 31, 1912.
In other countries	578	46,650	42,150	6	6	None.	None.	
Totals	84,728	8,777,470	8,624,354	42,348	45,877	1,360	1,325	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada	168,651	24,753,906	22,326,958	94,291	84,670	12,997	None.	Total business December 31, 1912.
In other countries	1,457	365,507	112,882	7	7	None.	None.	
Totals	170,108	25,119,413	22,439,840	94,298	84,677	12,997	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada	152,164	8,359,205	9,685,359	64,417	59,259	11,879	None.	Total business December 31, 1912.
In other countries	6,069	690,665	627,415	3,446	3,446	None.	None.	
Totals	158,233	9,049,870	10,312,774	67,863	62,705	11,879	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

ONTARIO FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	179,616	19,021,037	22,821,472	104,558	111,762	7,365	None.	Total business December 31, 1912.
In other countries	4,768	496,283	430,940	6,449	7,213	250	None.	
Totals	184,384	19,517,320	23,252,412	111,007	118,975	7,615	None.	

PACIFIC COAST FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims: Not Resisted.	Unsettled Claims: Resisted.	Remarks.
In Canada	99,441	11,923,843	9,045,453	27,064	29,892	2,491	None.	Total business December 31, 1912.
In other countries	11,465	6,998,012	4,237,606	19,543	25,017	3,579	None.	
Totals	110,906	18,921,855	13,283,059	46,607	54,909	6,070	None.	

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims: Not Resisted.	Unsettled Claims: Resisted.	Remarks.
In Canada	310,998	32,783,630	29,512,890	213,997	224,787	27,160	3,350	Total business December 31, 1912.
In other countries	31,146	1,530,391	1,013,711	2,863	None.	2,575	500	
Totals	342,144	34,314,021	30,526,601	216,860	224,787	29,735	3,850	

SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims: Not Resisted.	Unsettled Claims: Resisted.	Remarks.
In Canada	109,347	15,626,412	11,252,082	59,076	51,792	9,750	750	Total business December 31, 1912.
In other countries	456,544	55,186,978	28,747,607	359,551	334,814	98,428	None.	
Totals	565,891	70,813,390	39,999,689	418,627	386,606	108,178	750	

WESTERN ASSURANCE COMPANY.

Fire	2,041,439	506,951,490	392,312,875	1,059,343	1,081,647	200,391	8,950	Total business December 31, 1912.
Inland Transportation	6,456	28,090,168	172,661	1,290	1,290	None.	None.	
Marine	851,002	286,648,980	27,680,390	649,790	647,969	81,602	None.	
Totals	2,898,897	821,690,638	420,165,926	1,710,423	1,730,906	281,993	8,950	

ÆTNA INSURANCE COMPANY.

Fire	299,480	24,335,689	32,565,170	124,208	118,492	10,440	None.	In Canada December 31, 1912.
Automobile	40,895	2,734,132	1,410,392	23,025	20,628	2,472	1,100	
Totals	340,375	27,069,821	33,975,562	147,233	139,120	12,912	1,100	

UNDERWRITERS AT AMERICAN LLOYDS.

Fire	13,428	3,604,015	3,086,178	1,314	1,314	None.	None.	In Canada December 31, 1912.
Sprinkler Leakage	13,010	2,410,795	2,178,300	12,894	15,322	45	None.	
Totals	26,438	6,014,810	5,264,478	14,208	16,636	45	None.	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	174,606	18,931,862	16,065,804	55,678	60,428	4,750	None.	In Canada December 31, 1912.
Accident	113,178	18,155,850	17,443,600	100,958	99,958	8,000	None.	
Employers' Liability	746,373	25,798,428	23,798,428	431,902	382,902	205,000	None.	
Guarantee	47,169	14,516,357	11,350,537	23,998	16,998	16,000	None.	
Sickness	20,051	4,888,500	4,834,000	16,138	15,138	4,000	None.	
Totals	1,101,377	82,290,997	73,492,369	628,674	575,424	237,750	None.	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	397,448	33,465,583	35,315,245	256,532	251,084	39,350	4,000	In Canada December 31, 1912.
Tornado	6,895	1,702,850	1,454,300	710	710	None.	None.	
Totals	404,343	35,168,433	36,769,545	257,242	251,794	39,350	4,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Continued.*

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	$
Fire	34,737	2,759,581	1,756,434	16,715	21,165	550	None.	In Canada December 31, 1912.
Inland Transportation	2,074	101,711	24,699	54	54	None.	None.	
Automobile	28,134	1,852,337	1,031,165	20,339	19,318	1,021	None.	
Totals	64,945	4,713,629	2,812,298	37,108	40,537	1,571	None.	

HARTFORD FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire	887,485	78,112,795	91,894,273	426,002	442,708	29,984	None.	In Canada December 31, 1912.
Inland Transportation	1,551	192,450	None.	None.	None.	None.	None.	
Tornado	3,191	624,602	635,802	None.	None.	None.	None.	
Sprinkler Leakage	9,909	1,602,450	2,015,030	8,216	8,216	None.	None.	
Automobile	28,500	1,797,654	1,016,264	18,838	17,940	1,173	None.	
Totals	930,636	82,329,951	95,561,369	453,056	468,864	31,157	None.	

HOME INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire	368,493	32,550,361	37,705,653	191,975	190,747	33,279	None.	In Canada December 31, 1912.
Automobile	25,572	1,368,690	973,897	2,359	6,213	150	None.	
Tornado	322	82,900	107,300	None.	None.	None.	None.	
Totals	391,387	31,001,954	38,786,850	194,334	196,960	33,429	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire	372,557	38,958,876	44,782,024	196,947	195,453	11,280	None.	In Canada December 31, 1912.
Inland Transportation	5,126	1,331,420	165,545	1,159	1,159	None.	None.	
Automobile	73,544	4,288,476	3,048,914	31,062	33,882	2,575	None.	
Totals	451,227	44,578,772	47,996,483	229,168	230,494	13,855	None.	

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire	212,748	21,153,440	25,467,672	110,703	113,957	1,933	None.	In Canada December 31, 1912.
Accident	18,481	4,060,135	1,397,485	5,293	4,611	1,873	None.	
Employers' Liability	43,165	....	....	16,678	12,787	7,232	None.	
Sickness	8,991	....	....	3,792	3,813	1,066	None.	
Totals	283,385	....	....	136,466	135,168	12,104	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	416,875	46,239,327	42,692,919	304,449	261,644	50,511	None.	In Canada December 31, 1912.
Tornado	2,229	407,477	386,144	None.	None.	None.	None.	
Totals	419,104	46,646,804	43,079,063	304,449	261,644	50,511	None.	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire	156,598	15,556,096	13,060,892	92,581	95,778	3,472	None.	In Canada December 31, 1912.
Tornado	1,566	373,225	354,225	80	80	None.	None.	
Totals	158,164	15,929,321	13,415,117	92,661	95,858	3,472	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

Fire	10,476	2,201,667	1,913,167	5,344	2,858	2,486	None.	In Canada December 31, 1912.
Tornado	666	192,510	178,810	None.	None.	None.	None.	
Totals	11,142	2,394,177	2,091,977	5,344	2,858	2,486	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	770,887	66,029,815	83,113,819	420,121	408,652	38,681	None.	In Canada December 31, 1913
Accident	127	89,500	89,500	None.	None.	None.	None.	
Employers' Liability	None.	20,000	20,000	None.	None.	None.	None.	
Sickness	94	....	....	None.	None.	None.	None.	
Plate Glass	34	....	....	31	None.	31	None.	
Totals	771,142	....	....	420,152	408,652	38,712	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Concluded.*

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	577,985	51,369,612	71,155,570	281,012	315,079	21,330	10,000	In Canada December 31, 1912.
Inland Transportation	70	489,675	None.	None.	None.	None.	None.	
Automobile	36,365	1,749,424	1,473,925	3,813	2,313	1,500	None.	
Totals	614,420	53,608,711	72,629,495	284,825	317,392	25,830	10,000	

ROYAL EXCHANGE ASSURANCE.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims: Not Resisted.	Unsettled Claims: Resisted.	Remarks.
Fire	322,085	33,692,274	29,638,131	127,897	146,305	1,093	None.	In Canada December 31, 1912.
Accident	3,445	1,138,000	1,043,500	315	315	None.	None.	
Employers' Liability	4,551	420,000	370,000	396	296	100	None.	
Sickness	3,051	....	....	605	180	425	None.	
Totals	333,132	....	....	129,213	147,096	1,618	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims: Not Resisted.	Unsettled Claims: Resisted.	Remarks.
Fire	349,315	33,408,745	44,434,771	135,758	131,473	14,115	None.	In Canada December 31, 1912.
Tornado	116	22,600	22,600	None.	None.	None.	None.	
Totals	349,431	33,431,345	44,457,371	135,758	131,473	14,115	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	278,248	29,429,199	27,609,163	123,375	116,147	28,731	None.	In Canada December 31, 1912.
Tornado	6,097	1,223,300	1,187,140	None.	None.	None.	None.	
Sprinkler Leakage	346	29,500	29,500	None.	None.	None.	None.	
Totals	284,691	30,681,999	28,825,803	123,375	116,147	28,731	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	189,652	15,910,403	16,525,857	97,832	106,041	7,441	None.	In Canada December 31, 1912.
Inland Transportation	1,094	308,465	40,110	323	170	168	None.	
Tornado	925	231,800	240,800	20	None.	20	None.	
Automobile	20,783	1,280,210	869,722	2,150	3,129	369	None.	
Totals	212,454	17,730,878	17,676,489	100,325	109,340	7,998	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	273,327	28,019,153	33,380,203	126.769	134,975	9,076	8,019	In Canada December 31, 1912.
Live Stock	51,223	1,507,157	480,784	39,074	34,771	8,751	3,000	
Accident	2,616	704,950	607,700	482	482	None.	None.	
Employers' Liability	4,718	510,000	492,447	729	729	None.	None.	
Sickness	933	....	....	405	405	None.	None.	
Plate Glass	1,471	....	....	311	311	None.	None.	
Automobile	2,637	630,000	390,000	185	185	None.	None.	
Totals	336,925	....	....	167,955	171,858	17,827	11,019	

STATEMENT of General Fire Assets and Liabilities of British Companies, December 31, 1912.

Companies.	Assets.	Liabilities.				Surplus of Assets over Liabilities.	Capital paid up	Reserve of Capital. Uncalled.
		Unearned Premiums.	Outstanding Losses.	Sundry.	Total Liabilities.			
	£	£	£	£	£	£	£	£
Alliance	4,221,477	795,279	87,117	41,083	923,479	3,297,998	1,000,000	4,450,000
Atlas	1,691,584	649,464	91,944	162,590	903,998	790,586	264,000	1,936,000
Caledonian	608,773	267,093	37,907	24,561	329,561	279,212	107,500	430,000
Commercial Union	4,740,870	1,943,223	288,168	610,076	2,841,467	1,899,403	295,000	2,655,000
General Accident	672,170	95,653	0	92,119	187,772	484,398	362,855	750,000
Guardian	2,228,052	375,414	98,499	157,030	630,943	1,597,109	1,000,000	1,000,000
Law Union and Rock	831,225	144,909	2,162	97,472	244,543	586,682	165,000	1,410,000
Liverpool and London and Globe	5,079,664	1,842,516	238,866	287,171	2,368,553	2,711,111	265,525	2,389,725
London and Lancashire Fire	3,771,871	987,160	306,972	686,679	1,980,811	1,791,060	264,125	2,377,125
London Assurance	1,782,488	408,684	41,619	30,756	481,059	1,301,429	448,275	448,275
North British	6,756,781	1,461,597	197,802	253,472	1,912,871	4,843,910	2,437,500	2,062,500
Northern	2,659,541	746,678	123,758	160,133	1,030,569	1,628,972	300,000	2,700,000
Norwich Union Fire	1,538,501	693,038	114,422	14,621	822,081	716,420	132,000	968,000
Palatine	768,884	290,610	44,925	30,961	366,496	402,388	100,000	None.
Phœnix of London	2,768,199	842,944	115,813	93,813	1,052,570	1,715,629	422,855	2,787,795
Provincial	127,659	14,487	1,320	4,735	20,542	107,117	90,000	340,000
Royal Exchange	1,749,029	503,764	80,490	81,401	665,655	1,083,374	689,220	Nil.
Royal	7,386,557	2,464,685	223,497	766,666	3,454,848	3,931,709	441,702	2,502,978
Scottish Union and National	1,380,182	432,650	59,991	72,479	565,123	815,059	300,000	4,051,400
Sun Insurance Office	3,352,377	915,588	130,125	159,768	1,205,481	2,146,896	240,000	2,160,000
Union Assurance Society	913,416	370,427	63,196	72,077	505,700	407,716	50,000	400,000
Yorkshire	804,656	240,698	41,899	120,955	403,552	401,104	75,657	924,343
Totals	55,836,956	16,486,561	2,390,495	4,020,618	22,897,674	32,939,282	9,451,214	36,743,141

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and Other Insurance.

CANADIAN COMPANIES—ASSETS—1912.

Companies.	Real Estate	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Agents' Balances and Premiums Outstanding.	Cash on hand and in Banks.	Interest and Rents, Due and Accrued.	Other Assets	Total Assets	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	25,000 00	128,105 00	525,907 20	15,573 54	27,356 88	10 00	34,368 12	773,214 74	Fire.
Anglo-American	None.	900 00	123,962 17	118,957 50	31,605 75	28,586 87	658 53	26,777 50	331,448 32	“
British America	182,484 58	4,200 00	1,354,025 33	136,536 00	264,618 51	102,948 95	22,644 42	15,038 11	2,082,495 90	“
British Colonial	None.	None.	58,153 13	None.	2,718 38	34,494 39	3,052 03	3,969 92	102,387 85	“
British Northwestern	None.	41,683 33	60,000 00	51,000 00	4,137 00	32,168 17	3,734 60	2,400 00	195,123 10	“
Canada National	None.	856,332 45	55,000 00	73,022 23	16,021 73	73,963 98	20,346 23	10,072 53	1,104,759 15	“
Canadian Fire	None.	561,938 26	345,000 00	None.	45,264 22	118,695 78	1,072 53	8,746 07	1,080,716 86	“
Central Canada Manufacturers	None.	None.	56,160 00	None.	None.	9,131 99	450 00	14,203 46	* 79,945 45	“
Dominion Fire	None.	None.	136,169 00	4,872 80	20,057 19	20,862 53	2,380 34	48,413 29	232,755 15	“
Equity Fire	None.	233 59	87,342 28	2,062 50	29,218 46	35,592 11	512 50	77,054 65	† 232,016 09	“
Factories Insurance	None.	None.	57,918 70	None.	(a)209,725 33	74,430 88	194 00	55,529 92	397,798 83	“
Hudson Bay	92,694 80	94,540 00	62,909 65	2,000 00	37,712 23	96,483 93	3,269 79	14,119 83	403,730 23	Fire and Hail.
§Liverpool-Manitoba	None.	None.	613,761 00	None.	33,053 36	32,772 20	4,026 87	11,128 93	694,742 36	Fire.
London Mutual	93,758 33	54,081 60	283,286 41	40,731 92	31,830 15	86,461 50	4,075 94	95,883 44	‡ 690,109 29	“
Mercantile	None.	None.	330,341 31	None.	28,101 09	66,341 81	709 42	22,565 82	448,059 45	“
Montreal-Canada Fire	None.	12,000 00	116,565 85	15,000 00	29,033 30	20,077 58	917 08	24,126 12	217,719 93	“
Mount Royal	None.	None.	119,850 46	380,368 50	37,279 33	37,277 15	3,339 54	88,658 47	666,773 45	Fire and Plate Glass.
North Empire Fire	None.	108,176 90	65,566 23	54,090 00	26,118 99	18,862 19	4,673 26	3,677 00	281,164 57	Fire.
North West Fire	None.	76,350 00	57,215 94	None.	11,978 00	80,412 70	2,514 84	None.	228,471 48	“
Nova Scotia Fire	25,000 00	None.	99,780 99	119,054 44	53,955 66	96,800 90	780 50	25,000 00	420,372 49	“
Occidental Fire	5,859 84	120,080 05	60,050 00	None.	48,518 13	72,694 02	7,392 55	8,809 69	323,404 28	“
Ontario Fire	None.	27,985 00	69,663 80	6,250 00	18,017 56	13,384 42	2,734 46	50,220 93	188,256 17	“
Ottawa Assurance	None.	None.	58,451 20	None.	6,370 76	15,876 03	1,818 33	47,015 75	129,532 07	“
Pacific Coast	75,388 97	175,809 62	404,534 34	33,862 83	9,660 50	77,455 10	14,367 58	15,024 71	806,103 65	“
Quebec Fire	81,437 34	None.	231,057 18	144,883 51	27,773 43	102,722 11	4,261 37	None	592,134 94	“
Rimouski	25,000 00	None.	95,668 59	None.	31,482 93	133,427 62	771 76	41,131 38	327,482 28	“
Sovereign Fire	None.	None.	544,637 80	None.	30,061 24	27,620 71	5,904 60	52,265 51	660,489 86	“
Western	141,102 83	None.	1,644,843 94	586,263 30	571,103 26	198,619 63	22,653 76	95,944 93	3,260,531 65	Fire, Marine and Inland Transportation.
Totals	739,620 69	2,159,310 80	7,320,020 30	2,294,862 73	1,670,990 03	1,735,522 13	139,266 83	892,146 08	16,951,739 59	

---

*Not including $158,321.26 premium notes which are treated as contingent assets only.

†In addition to the total assets above shown there are Bills Receivable due from the Metropolitan Fire and Independent Fire Insurance Companies amounting to $53,627.84, which are unsecured except by premium notes and unpaid capital of these companies and are not admitted by the Department.

‡Not including $316,745.54 premium notes, which are treated as contingent assets only.

§Including the business of the Manitoba Assurance Company.

(a) Including $122,977.30 unassessed premium notes, the unearned part of which, $99,970.60, is included in reserve in the liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1912.

Companies.	Unsettled. Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including. Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	4,775 40	74,284 18	124,631 51	203,691 09	569,523 65	400,000 00	Fire.
Anglo-American	21,224 36	149,080 60	1,681 74	171,986 70	159,461 62	142,760 00	"
British America	181,551 33	1,188,990 47	36,947 83	1,407,489 63	675,006 27	†1,399,029 79	"
British Colonial	1,150 00	10,224 74	984 23	12,358 97	90,028 88	100,000 00	"
British Northwestern	2,000 00	18,800 00	1,594 75	22,394 75	172,728 35	150,000 00	"
Canada National	2,072 92	80,451 70	17,958 61	100,483 23	1,004,275 92	766,654 92	"
Canadian Fire	19,737 82	214,628 15	34,927 41	269,293 38	811,423 48	‡500,000 00	"
Central Canada Manufacturers	7,392 28	18,667 00	25,156 84	51,216 12	28,729 33	c 18,693 35	"
Dominion Fire	7,953 35	163,319 13	15,018 39	186,291 17	46,463 98	207,982 00	"
Equity Fire	21,486 36	128,179 00	10,689 00	160,354 36	71,661 73	156,197 50	"
Factories Insurance	20,508 00	140,282 04	136,044 24	296,834 28	100,964 55	100,000 00	"
Hudson Bay	10,215 27	85,404 26	25,388 54	121,008 07	282,722 16	185,930 00	Fire and Hail.
§Liverpool-Manitoba	12,636 65	212,284 74	9,623 91	234,545 30	460,197 06	100,000 00	Fire.
London Mutual	12,188 37	286,822 40	78,005 29	377,016 06	313,093 23	17,500 00	"
Mercantile Fire	2,856 00	126,886 68	2,600 00	132,342 68	315,716 77	50,000 00	"
Montreal-Canada Fire	15,632 43	109,584 81	1,463 73	126,680 97	91,038 96	77,395 00	"
Mount Royal	5,363 58	149,297 34	38,615 37	193,276 29	473,497 16	250,000 00	Fire and Plate Glass.
North Empire Fire	3,758 31	50,902 50	24,581 05	79,241 86	201,922 71	196,687 85	Fire.

North West Fire	2,685 00	53,270 28	805 64	56,760 92	171,710 56	100,000 00	"
Nova Scotia Fire	12,996 98	145,338 25	110,238 28	268,573 51	151,798 98	100,800 00	"
Occidental Fire	11,878 56	89,153 30	5,700 06	106,731 92	216,672 36	151,933 00	"
Ontario Fire	7,615 45	110,199 89	8,399 54	126,214 88	62,041 29	117,250 00	"
Ottawa Assurance	None.	None.	None.	None.	129,532 07	a 125,000 00	"
Pacific Coast	6,069 79	67,892 26	94,324 81	168,286 86	d 637,816 79	515,529 99	"
Quebec Fire	3,189 58	129,962 76	4,739 98	137,892 32	454,242 62	125,000 00	"
Rimouski Fire	33,585 15	179,242 76	24,940 17	237,768 08	89,714 20	100,000 00	"
Sovereign Fire	108,928 54	216,063 04	111,682 83	436,674 41	223,815 45	506,638 00	"
Western	290,943 07	1,567,366 25	37,831 48	1,896,140 80	1,364,390 85	b2,484,625 65	Fire, Marine and Inland Transportation.
Totals	830,394 55	5,766,578 83	984,575 23	7,581,548 61	9,370,190 98	9,145,607 05	

---

†In December, 1906, the capital stock of this Company, which was formerly $1,000,000, was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there had been paid in up to the date of the return $1,399,029 79.

‡The capital stock of this Company, which had previously been $500,000, the whole of which was subscribed and $125,000 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

a$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to $100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid up capital to $125,000. The subscribed capital was reduced from $500,000 to $250,000. The Company has retired from business.

*b*In December, 1906, preference stock of this Company to the amount of $500,000 was called in and cancelled,and a new issue of $1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000, fully subscribed..

*c*Deposit capital.

d. Including $50,000 Conflagration Fund.

§Including the business of The Manitoba Assurance Company.

TABLE III.—Showing the Assets in Canada of British, American and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	March 1, 1892	None.	None.	289,883 00
Atlas	March 7, 1887	None.	None.	372,957 60
Caledonian	February, 1883	None.	None.	358,275 59
Commercial Union	September 11, 1863	325,000 00	91,550 00	953,032 35
Employers' Liability	1887	None.	None.	772,131 43
General Accident Fire and Life	July 13, 1908	None.	None.	257,970 31
Guardian	May 1, 1869	393,750 00	None.	692,485 46
Law Union and Rock	April 1, 1899	12,000 00	8,876,241 28	233,094 49
Liverpool and London and Globe	June 4, 1851	450,000 00	1,469,800 00	1,140,164 00
London and Lancashire Fire	April 1, 1880	None.	None.	520,250 95
London Assurance	March, 1862	None.	None.	204,966 00
North British and Mercantile	1862	189,000 00	4,086,366 79	2,298,536 25
Northern	1867	None.	None.	438,117 69
Norwich Union Fire	April 1, 1880	80,000 00	None.	684,321 14
Palatine Insurance Co	March 27, 1912	None.	None.	108,761 67
Phœnix of London	1804	None.	None.	820,423 97
Provincial	December 19, 1910	None.	None.	100,999 67
Royal	1851	525,000 00	586,250 00	1,857,879 46
Royal Exchange	November 3, 1910	75,000 00	21,700 00	256,983 00
Scottish Union and National	February 25, 1882	None.	706,939 20	312,941 45
Sun Insurance Office	June 3, 1892	45,850 00	None.	415,569 65
Union Assurance Society	1890	None.	None.	211,237 00
Yorkshire	January 16, 1907	325,000 00	1,564.400 00	350,721 04
Totals		2,420,600 00	17,406,247 27	13,651,703 17
AMERICAN AND OTHER COMPANIES—				
Ætna Insurance Co	1821	None.	None.	254,227 14
American Central	December 17, 1912	None.	None.	86,489 84
American Insurance Co	June 28, 1912	None.	None.	53,168 33
American Lloyds	December 1, 1910	None.	None.	75,755 00
California Insurance Co	November 18, 1912	None.	None.	53,248 00
Connecticut Fire	June 28, 1886	None.	None.	123,350 00
Continental	August 31, 1910	None.	None.	253,000 00
Fidelity-Phenix	April 11, 1910	None.	None.	325,093 00
Fireman's Fund	November 30, 1912	None.	None.	86,750 00
Firemen's Insurance Co	May 22, 1912	None.	None.	51,339 20
Compagnie d'Assurances Générales	July 20, 1912	None.	None.	94,007 09
German American	December 7, 1904	None.	None.	275,230 00
Germania Fire	January 11, 1912	None.	None.	51,000 00
Hartford Fire	November, 1836	None.	None.	559,761 84
Home Insurance Co	January 1, 1902	None.	None.	374,246 00
Insurance Co. of North America	October 16, 1889	None.	None.	324,253 33
Insurance Co. of the State of Penna	March 22, 1912	None.	None.	52,079 32
Lumber Insurance	October 8, 1906	None.	None.	96,300 00
National Fire	August 3, 1908	None.	None.	274,500 00
National Union Fire	August 12, 1911	None.	None.	63,446 66
Niagara Fire	July 19, 1912	None.	None.	60,100 00
Northwestern National	May 22, 1912	None.	None.	52,827 85
Phœnix of Hartford	May 20, 1890	None.	None.	294,280 00
Providence Washington	January 9, 1912	None.	None.	100,580 00
Queen, of America	November 2, 1891	None.	None.	573,710 74
Springfield Fire and Marine	November 5, 1908	None.	None.	240,980 00
St. Paul Fire and Marine	September 14, 1907	None.	None.	183,668 75
L'Union, Paris, France	April 11, 1911	None.	None.	50,662 50
Westchester Fire	May 28, 1912	None.	None.	60,600 00
Totals		None.	None.	5,144,654 59

Companies doing business of Fire Insurance or of Fire and Other Classes of in Canada.

ASSETS IN CANADA—1912.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	18,007 86	8,795 65	None	5,000 00	321,686 51	Fire, Accident, Sickness
None.	46,816 52	34,929 94	1,310 50	5,000 00	461,014 56	Fire. [and Guarantee.
None.	30,493 46	34,456 43	None	8,500 00	431,725 48	"
None.	106,430 24	26,172 68	7,477 54	13,292 35	1,522,955 16	"
None.	182,742 36	14,686 34	None	750 00	970,310 13	Fire, Accident, Sickness
None.	29,615 55	37,010 87	4,727 01	5,127 79	334,451 53	Fire. [and Guarantee.
None.	76,490 03	83,509 09	10,851 70	None.	1,257,086 28	"
None.	26,840 36	50,221 02	328,385 25	8,637 48	9,535 419 88	Fire, Accident and Sick-
None.	103,572 47	142,234 23	2,202 91	11,423 47	3,319,397 08	Fire. and Life [ness.
None.	59,997 02	50,124 25	3,026 19	None.	633,398 41	"
None.	34,120 89	11,552 73	None.	5.000 00	255,639 62	" and Life
None.	118,660 54	361,580 31	100,149 09	157,449 11	7,311,742 09	" and Life
None.	47,038 87	43,119 37	None.	14,459 12	542,735 05	"
None.	58,759 71	159,980 64	None.	5,000 00	988,061 49	Fire, Accident, Sickness
None.	19,577 18	11,825 22	None.	1 83	140,165 90	Fire. [and Plate Glass.
None.	31,904 79	29,277 79	13,276 72	15,358 49	910,241 76	"
None.	1,713 98	18,151 61	None.	1,109 00	121,974 26	"
None.	177,711 90	100,732 87	23,906 55	58,673 27	3,330,154 05	" and Life
None.	33,287 26	38,265 02	368 00	8,579 29	437,182 57	Fire, Accident, Sickness and Automobile.
157,533 34	22,264 78	87,596 98	1,763 33	None.	1,289,039 08	Fire and Tornado.
None.	56,395 35	32,789 39	None.	11,212 63	561,817 02	Fire.
None.	38,260 33	97,223 88	None.	7,125 34	353,846 55	"
None.	41,446 83	94,580 73	7,736 70	8,500 00	2,392,385 30	Fire, Accident, Sickness, Live Stock, Plate Glass.
157,533 34	1,362,148 28	1,568,817 04	505,181 49	350,199 17	37,422,429 76	

ASSETS IN CANADA—1912.

None.	20,798 30	None.	None.	None.	275,025 44	Fire and Automobile.
None.	10,202 58	None.	1,491 32	None.	98,183 74	Fire and Tornado.
None.	9,107 17	None.	1,119 33	None.	63,394 83	"
None.	4,011 09	None.	1,463 00	None.	81,229 09	Fire and Sprinkler Leakage
None.	3,995 13	None.	1,016 67	None.	58,259 80	Fire.
None.	21,445 48	None.	641 67	None.	145,437 15	"
None.	11,032 65	None.	None.	8,500 00	272,532 65	"
None.	41,102 31	None.	None.	None.	366,195 31	Fire and Tornado.
None.	12,156 51	None.	1,650 00	None.	100,556 51	Fire, Automobile and In-
None.	9,554 15	None.	1,095 46	None.	61,988 81	Fire. [land Transportation
None.	23,418 45	2,349 48	None.	None.	119,775 02	"
None.	46,408 83	22,149 03	5,362 16	None.	349,150 02	"
None.	7,401 69	None.	333 33	None.	58,735 02	"
49,000 00	103,926 69	55,963 72	9,778 35	None.	778,430 60	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado
None.	27,720 67	None.	None.	None.	401,966 67	Fire, Automobile and Tornado.
None.	32,826 75	114,318 39	2,249 88	None.	473,648 35	Fire, Automobile and In-
129,000 00	12,717 28	None.	483 60	None.	194,280 20	Fire. [land Transportation.
None.	9,928 84	301 71	1,872 50	None.	108,403 05	"
None.	76,485 76	None.	2,864 57	None.	353,850 33	Fire and Tornado.
None.	14,681 89	None.	1,379 44	None.	79,507 99	" "
None.	2,886 84	None.	None.	None.	62,986 84	" "
None.	6,657 61	None.	968 67	None.	60,454 13	Fire Tornado and Hail.
109,691 00	51,522 61	15,637 87	3,562 47	4,001 08	478,695 03	Fire.
46,500 00	18,136 50	None.	729 99	None.	165,946 49	"
None.	57,653 23	31,732 42	7,403 99	3,000 00	673,500 38	Fire, Automobile and Inland Transportation.
171,600 00	33,597 44	None.	3,182 87	None.	449,360 31	Fire, Sprinkler Leakage and Tornado.
None.	19,442 25	None.	2,860 67	None.	205,971 67	Fire, Automobile, Inland Transportation, and Tornado
None.	17,320 13	44,685 59	45 00	5,370 31	118,083 53	Fire.
None.	13,197 08	5,415 97	1,200 00	2,227 35	82,640 40	"
505,791 00	719,335 91	292,554 18	52,754 94	23,098 74	6,738,189 36	

Table IV.—Showing the Liabilities in Canada of British, American and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1912.

BRITISH COMPANIES—LIABILITIES IN CANADA—1912.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Premiums. (Fire)	Liabilities under Life and other Branches.	Sundry.	Total Liabilities in Canada.	*c* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,244 00	135,675 37	None.	2,800 55	142,719,92	*e* 178,966 59	Fire.
Atlas	5,502 25	306,765 49	....	4,000 00	316,267 74	*e* 144,746 82	Fire.
Caledonian	18,710 95	267,137 85	....	4,192 14	290,040 94	*e* 141,684 54	Fire.
Commercial Union	19,190 34	477,141 96	....	10,950 82	507,283 12	*e* 1,015,672 04	Fire.
Employers' Liability	4,750 00	86,492 62	611,945 52	1,400 00	704,588 14	*e* 265,721 99	Fire, Accident, Sickness and Guarantee.
General Accident Fire and Life	10,804 07	142,579 08	....	4,249 55	157,632 70	*e* 176,818 83	Fire.
Guardian	24,054 60	470,611 86	....	7,000 00	501,666 46	*c* 755,419 82	Fire.
Law Union and Rock	1,933 32	134,235 18	31,051 55	2,500 00	169,720 05	*e* 9,365,699 83	Fire, Accident and Sickness.
Liverpool and London and Globe	64,114 11	805,773 90	72,045 00	14,262 13	956,195 14	*c* 2,363,201 94	Fire and Life.
London and Lancashire Fire	20,503 85	378,565 34	....	9,000 00	408,069 19	*e* 225,329 22	Fire.
London Assurance	12,339 00	161,411 79	13,139 00	5,889 55	192,779 34	*e* 62,860 28	Fire and Life.
North British and Mercantile	34,291 00	573,500 39	399,056 70	26,849 27	1,033,697 36	*e* 6,278,044 73	Fire and Life.
Northern	28,421 75	372,820 86	....	6,029 70	407,272 31	*e* 135,462 74	Fire.
Norwich Union Fire	38,681 22	448,236 86	752 06	6,491 18	494,161 32	*e* 493,900 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co	1,204 56	42,552 58	....	2,873 87	46,631 01	*e* 93,534 89	Fire.
Phœnix, of London	46,614 64	611,345 03	....	7,423 82	665,383 49	*c* 244,858 27	Fire.
Provincial	18 88	13,715 72	....	8,473 29	22,207 89	*e* 99,766 37	Fire.
Royal	54,124 00	820,907 14	793,466 18	15,682 72	1,684,180 04	*c* 1,645,974 01	Fire and Life.
Royal Exchange	1,092 75	176,694 93	6,822 53	5,458 69	190,068 90	*e* 247,113 67	Fire, Accident, and Sickness
Scottish Union and National	14,115 00	212,723 77	78 15	2,300 00	229,216 92	*e* 1,059,822 16	Fire and Tornado.
Sun Insurance Office	16,868 15	273,086 08	....	None.	289,951 23	*e* 271,862 79	Fire.
Union Assurance Society	6,407 12	258,921 16	....	None.	265,328 28	*e* 88,518 27	Fire.
Yorkshire	17,095 00	169,291 96	30,587 54	1,931 74	218,906 24	*c* 2,173,479 06	Fire, Accident, Sickness, Live Stock, Plate Glass. and Automobile.
Totals	445,080 56	7,340,186 92	1,958,944 23	149,759 02	9,893,970 73	*e* 27,528,459 03	

AMERICAN AND OTHER COMPANIES—LIABILITIES IN CANADA—1912.

Ætna Insurance Co.	10,439 83	175,041 18	17,339 37	3,000 00	205,820 38	e	69,205 06	Fire and Automobile.
American Central	479 18	36,302 96	None.	649 12	37,431 26	e	60,752 48	Fire.
American Insurance Co.	None.	7,809 18	......	None.	7,809 18	e	55,585 65	Fire.
American Lloyds	None.	5,679 45	6,794 94	965 59	13,439 98	e	67,789 11	Fire and Sprinkler Leakage.
California Insurance Co.	None.	7,230 82	......	349 10	7,579 92	e	50 679 88	Fire.
Connecticut Fire	6,971 03	71,654 41	......	1,295 00	79,920 41	e	65,516 71	Fire.
Continental	21,116 98	147,051 69	......	5,000 00	173,168 67	e	99,363 98	Fire.
Fidelity-Phenix	43,349 68	197,463 88	4,901 31	2,516 13	248,231 00	e	117,964 31	Fire and Tornado.
Fireman's Fund	550 00	22,041 81	14,261 88	800 00	37,653 69	e	62,902 82	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co.	180 88	27,046 27	......	1,115 05	28,342 20	e	33,646 61	Fire.
Compagnie d'Assurances Générales	1,075 42	18,640 27	......	5,837 24	25,552 93	e	94,222 09	Fire.
German American	16,605 00	223,089 12	......	1,959 48	241,653 60	e	107,496 42	Fire.
Germania Fire	4,031 90	21,186 48	......	1,581 99	26,800 37	e	31,934 65	Fire.
Hartford Fire	29,984 34	480,620 53	21,314 53	9,348 68	541,268 08	e	237,162 52	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.	33,278 55	195,425 52	10,143 20	3,000 00	241,847 27	e	160,119 40	Fire, Automobile and Tornado.
Insurance Co. of North America	11,280 25	212,880 61	32,635 98	2,663 18	259,460 02	e	214,188 33	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pennsylvania	19,525 08	70,431 59	......	1,875 55	91,832 22	e	102,447 98	Fire.
Lumber Insurance	2,523 75	48,743 66	......	1,400 00	52,667 41	e	55,735 64	Fire.
National Fire	50,510 89	209,929 30	1,666 90	3,859 48	265,966 57	e	87,883 76	Fire and Tornado.
National Union Fire	3,471 50	77,526 03	1,163 17	1,849 35	84,010 05	d	4,502 06	Fire and Tornado.
Niagara Fire	9,366 21	48,051 28	None.	3,825 48	61,242 97	e	1,743 87	Fire.
Northwestern National	2,486 22	14,491 89	749 23	300 00	18,027 34	e	42,426 79	Fire, and Tornado.
Phœnix, of Hartford	8,709 51	210,670 45	......	10,612 87	229,992 83	e	248,702 20	Fire.
Providence Washington	4,577 13	54,608 00	......	1,348 87	60,534 00	e	105,412 49	Fire.
Queen, of America	34,330 00	364,060 42	16,390 50	7,173 74	421,954 66	e	251,545 72	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine	28,731 10	137,396 47	4,329 26	2,838 21	173,295 04	e	276,065 27	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine	7,440 60	101,004 90	9,771 20	3,500 00	121,716 70	e	84,254 97	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France	1,935 68	63,647 23	......	3,293 17	68,876 08	e	49,207 45	Fire.
Westchester Fire	10,028 79	34,101 20	......	1,114 61	45,244 60	e	37,395 80	Fire.
Totals	362,979 50	3,283,826 60	141,461 47	83,071 89	3,871,339 46	e	2,866,849 90	

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Com- Expenditure in Canada of British, American and Other Com-

CANADIAN COMPANIES—INCOME

INCOME (CASH)

Companies.	Net Cash for Premiums. *	Interest and Dividends on Stock, &c.	Sundry	Total Cash Income	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire	113,953,87	30,493 39	743 46	145,190 72	None.
Anglo-American	180,618 29	11,472 12	None.	192,090 41	31,932 00
British America	1,693,420 68	55,505 75	6,238 23	1,755,164 66	None.
British Colonial	12,614 69	2,382 80	(a) 50,000 00	64,997 49	100,000 00
British Northwestern	29,438 60	6,610 69	(b) 16,159 00	52,208 29	48,375 00
Canada National	121,142 14	53,039 73	(c) 27,249 00	201,430 87	386,610 79
Canadian Fire	308,930 75	43,863 89	None.	352,794 64	None.
Central Canada Manufacturers	50,221 62	1,544 19	None.	51,765 31	† −6,924 73
Dominion Fire	255,742 34	8,147 57	None.	263,889 91	None.
Equity Fire	175,829 75	9,694 01	None.	185,523 76	51,775 00
Factories Insurance	151,976 08	3,445 48	None.	155,421 56	None.
Hudson Bay	397,320 01	12,099 67	†† 27,694 00	437,113 68	35,310 00
‡Liverpool-Manitoba	358,896 00	26,170 17	None.	385,066 17	None.
London Mutual	426,849 47	17,891 02	5,469 57	450,210 06	None.
Mercantile Fire	213,507 55	13,968 47	70 12	227,546 14	None.
Montreal-Canada Fire	136,798 42	5,902 82	None.	142,701 24	38,697 50
Mount Royal	205,249 54	30,186 11	None.	235,435 65	None.
North Empire Fire	83,184 26	8,548 30	None.	91,732 56	79,524 90
North West Fire	84,727 80	7,160 50	None.	91,888 30	66,040 00
Nova Scotia Fire	170,107 61	9,747 71	1,068 58	180,923 90	None.
Occidental Fire	158.233 23	10,612 49	None.	168,845 72	16,377 61
Ontario Fire	184,383 97	5,124 18	None.	189,508 15	30,475 00
Ottawa Assurance	−3,513 23	3,695 86	None.	182 63	None.
Pacific Coast	110,906 07	65,424 62	** 41,193 94	217,524 63	86,457 33
Quebec Fire	216,762 04	18,517 64	4,969 99	240,249 67	None.
Rimouski Fire	342,144 84	5.160 10	605 59	347,910 53	None.
Sovereign Fire	565,891 18	23,208 53	None.	589,099 71	2,175 30
Western	2,898,897 24	78,711 00	4,529 87	2,982,138 11	None.
Totals	9,644,234 81	568,328 81	185,991 35	10,398,554 97	966,825 70

BRITISH

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income.) (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Alliance	206,684 36	11,023 00	None.	217,707 36	....
Atlas	497,115 62	14,178 27	None.	511.293 89	....
Caledonian	431,217 36	15,914 52	None.	447,131.88	....
Commercial Union	792,177 10	41,707,15	17,265,35	851,149.60	....
Employers' Liability	174,606 22	None.	None.	174,606 22	926,771 45
General Accident Fire and Life	264,818 12	12,219 58	24 45	277,062 15	....
Guardian	827,129 78	33,992 64	17,961 14	879,083 56	....
Law Union and Rock	212,748 46	465,127 50	None.	677,875 96	70,637 22
Liverpool and London and Globe	1,297,206 69	114,454 29	22,953 28	1,434,614 26	....
London and Lancashire Fire	614,269 06	22,748,46	None.	637,017 52	....
London Assurance	252,008 12	8,383 32	None.	260,391 44	....
North British and Mercantile	940,874 59	303,499 00	7,374 07	1,251,747 66	....
Northern	636,979 55	17,676 46	None.	654,656 01	....
Norwich Union Fire	770,886 56	27,892 48	4,370 05	803,149 09	255 49
Palatine Insurance Co	73,593 75	2,668 16	None.	76,261 91	....
Phœnix of London	996,925 12	34,088 41	None.	1,031,013 53	....
Provincial	29,381 88	187 46	589 06	30,158 40	....

---

* Including $7,404.83, share of profits paid to employees. †Deposit capital returned. ‡Including the stock. **Including $39,538.14 received for premium on capital stock. (a) Premium on capital stock.

panies doing Fire, Marine and Other Insurance, and the Cash Income and
panies transacting the business of Fire and Other Insurance.

AND EXPENDITURE, 1912.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	e Excess of Premiums over Losses paid. — d The Reverse	e Excess of Income over Expenditure. — d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
90,193 44	51,534 76	24,000 00	165,728 20	e 23,760 43	d 20,537 48	Fire.
125,487 71	78,663 54	None.	204,151 25	e 55,130 58	d 12,060 84	"
968,074 51	711,629 35	57,755 75	1,737,459 61	e 725,346 17	e 17,705 05	"
910 75	71,410 37	None.	72,321 12	e 11,703 94	d 7,323 63	"
4,930 52	23,893 70	None.	28,824 22	e 24,508 08	e 23,384 07	"
26,496 52	103,548 89	None.	130,045 41	e 94,645 62	e 71,385 46	"
94,644 79	*89,444 16	50,000 00	234,088 95	e 214,285 96	e 118,705 69	"
42,782 67	4,543 97	None.	47,326 64	e 7,438 95	e 4,439 17	"
146,347 87	96,954 55	None.	243,302 42	e 109,394 47	e 20,587 49	"
117,848 24	101,951 64	None.	219,799 88	e 57,981 51	d 34,276 12	"
145,697 80	46,789 13	None.	192,486 93	e 6,278 28	d 37,065 37	"
199,235 57	171,650 99	12,148 07	383,034 63	e 198,084 44	e 54,079 05	Fire and Hail.
233.182 30	122,843 77	None.	356,026 07	e 125,713 70	e 29,040 10	Fire.
238,678 44	176,231 60	None.	414,910 04	e 188,171 03	e 35,300 02	"
91,329 01	68,946 54	27,500 00	187,775 55	e 122,178 54	e 39,770 59	"
99,841 20	69,729 90	None.	169,571 10	e 36,957 22	d 26,869 86	"
95,259 29	75,182 65	20,000 00	190,441 94	e 109,990 25	e 44,993 71	Fire and Plate Glass.
26,702 83	26,679 31	26,591 30	79,973 44	e 56,481 43	e 11,759 12	Fire.
45,876 88	38,090 28	16,040 00	100,007 16	e 38,850 92	d 8,118 86	"
84,677 36	69,260 67	6,048 00	159,986 03	e 85,430 25	e 20,937 87	"
62,704 60	73,156 20	13,893 69	149,754 49	e 95,528 63	e 19,091 23	"
118,974 71	85,011 26	None.	203,985 97	e 65,409 26	d 14,477 82	"
739 01	3,297 68	None.	4,036 69	d 4,252 24	d 3,854 06	"
54,908 76	52,481 21	51,059 98	158,449 95	e 55,997 31	e 59,074 68	"
94,189 81	70,993 65	37,500 00	202,683 46	e 122,572 23	e 37,566 21	"
224,787 04	127,358 74	None.	352,145 78	e 117,357 80	d 4,235 25	"
386,606 34	258,241 10	None.	644,847 44	e 179.284 84	d 55,747 73	"
1,730,905 40	1,038,145 08	105,000 00	2,874,050 48	e 1,167,991 84	e 108,087 63	Fire, Marine and Inland Transportation.
5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 4,092,221 44	e 491,340 12	

COMPANIES.

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
102,044 98	69,037 40	171,682 38	....	e 104,639 38	e 46,024 98	Fire.
294,396 06	158,265 05	452,661 11	....	e 202,719 56	e 58,632 78	"
214,632 11	132,040 04	346,672 15	....	e 216,585 25	e 100,459 73	"
414,032 85	248,086 40	662,119 25	....	e 378,144 25	e 189,030 35	"
60,428 32	56,853 31	117,281 63	802,825 47	e 114,177 90	e 57,324 59	Fire, Accident, Sickness and Guarantee.
132,882 39	84,032 47	216,914 86	....	e 131,935 73	e 60,147 29	Fire.
522,783 12	243,441 85	766,224 97	....	e 304,346 66	e 112,858 59	"
113,956 75	67,623 95	181,580 70	49,630 65	e 98,791 71	e 496,295 26	Fire, Acc't & Sickness.
730,920 88	389,224 52	1,120,145 40	....	e 566,285 81	e 314,468 86	Fire.
257,397 08	194,645 26	452,042 34	....	e 356,871 98	e 184,975 18	"
107,348 35	88,753 23	196,101 58	....	e 144,659 77	e 64,289 86	"
459,220 09	280,668 43	739,888 52	....	e 481,654 50	e 511,859 14	"
309,374 77	189,765 91	499,140 68	....	e 327,604 78	e 155,515 33	"
408,652 21	243,704 24	652,356 45	3,939 78	e 362,234 35	e 150,792 64	Fire, Accident, Sickness and Plate Glass.
3,705 87	31,807 21	35,513 08	....	e 69,887 88	e 40,748 83	Fire.
546,347 52	303,651 43	849,998 95	....	e 450,577 60	e 181,014 58	"
2,945 23	6,369 90	9,315 13	....	e 26,436 65	e 20,843 27	"

business of The Manitoba Assurance Company. ††Including $23,990 received for premium on capital
(b) Premium on capital stock. (c) Including $27,214 for premium on capital stock.

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Com- Expenditure in Canada of British, American and Other Companies

BRITISH COM

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Royal	1,267.798 20	74,691 82	21,830 73	1,364,320 75	....
Royal Exchange	322,085 13	13,332 93	5,407 34	340,825 40	11,047 50
Scottish Union and National	349.314 72	195,976 48	None.	545,291 20	115 50
Sun Insurance Office	422,328 39	718 73	2,781 12	425,828 24	....
Union Assurance Society	438,648 95	921 20	None.	439,570 15	....
Yorkshire	273,327 01	72,270 13	21,606 31	367,203 45	63,598 11
Totals	12,092,124 74	1,483,671 99	122.162 90	13,697,959 63	1,072,425 27

AMERICAN AND

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
Ætna Insurance Co	299,480 04	10,261 70	None.	309,741 74	40,894 66
American Central	65.715 05	40 00	None.	66,115 05	....
American Insurance Co	8,614 61	1,119 30	None.	9,733 91	....
American Lloyds	13,428 30	1,521 52	None.	14,949 82	14,414 89
California Insurance Co	10,701 30	None.	None.	10.701 30	....
Connecticut	108.906 16	4,375 00	None.	113,281 16	....
Continental	288.915 30	5,120 00	None.	294,035 30	....
Fidelity-Phenix	397,448 50	11,417 96	None.	408,866 46	6,895 02
Fireman's Fund	34,737 46	None.	None.	34,737 46	30,208 14
Firemen's Insurance Co	44,605 55	None.	None.	44,605 55	....
Compagnie d'Assurances Générales	11,953 35	None.	None.	11,953 35	....
German American	413,312 93	10,875 74	3,630 00	427,818 67	....
Germania Fire	34,574 18	None.	None.	34,574 18	....
Hartford Fire	887.485 37	26,638 96	None.	914,124 33	44,390 70
Home Insurance Co	368,493 24	16,303 32	None.	384,796 56	25,893 38
Insurance Co. of North America	372,557 45	12,907 08	None.	385,464 53	78,669 99
Insurance Co. of the State of Pennsylvania	161,199 99	1,545 76	420 00	163,165 75	....
Lumber Insurance	147,658 65	3,745 00	None.	151,403 65	....
National Fire	416,875 04	12,587 23	None.	429,462 27	2,229 10
National Union Fire	156,598 48	2,223 32	None.	158,821 80	2,065 77
Niagara Fire	76,820 89	1,400 00	None.	78,220 89	....
Northwestern National	10,475 73	1,090 13	None.	11,565 86	666 46
Phœnix, of Hartford	351,926 00	18,532 00	None.	370,458 00	....
Providence Washington	119,500 11	4,305 00	None.	123,805 11	....
Queen, of America	577,985 30	22,947 38	None.	600.932 68	36,435 17
Springfield Fire and Marine	278,247 88	15,053 75	None.	293,301 63	6,443 45
St. Paul Fire and Marine	189,652 24	7,215 00	None.	196,867 24	22,801 38
L'Union, Paris, France	134,878 58	None.	326 75	135,205 33	....
Westchester Fire	56.239 07	None.	4 05	56,243 12	....
Totals	6,038,986 75	191,585 15	4,380 80	6,234,952 70	312,008 11

panies doing Fire, Marine and Other Insurance, and the Cash Income and transacting the business of Fire and Other Insurance—*Concluded.*

PANIES—*Concluded.*

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
777,085 30	399,549 96	1,176,635 26	....	e 490,712 90	e 187,685 49	Fire.
146,304 99	100,662 47	246,967 46	17,210 60	e 175,780 14	e 93,857 94	Fire, Accident, Sickness and Automobile
131,472 80	105,521 75	236,994 55	18 13	e 217,841 92	e 308,296 65	Fire and Tornado.
233,252 60	132,497 15	365,749 75	....	e 189,075 79	e 60,078 49	Fire.
214,905 45	153,046 99	367,952 44	....	e 223,743 50	e 71,617 71	"
134,974 59	85,062 92	220,037 51	59,197 59	e 138,352 42	e 147,165 94	Fire, Accident, Sickness, Live Stock, Automob. & Plate Glass
6,319,064 31	3,764,911 84	10,083,976 15	932,822 22	e 5,773,060 43	e 3,613,953 48	

OTHER COMPANIES.

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
118,492 28	79,183 99	197,676 27	28,972 97	e 180,987 76	e 112,065 47	Fire and Automobile.
12,066 49	16,093 71	28,160 20	....	e 53,648 56	e 37,954 85	Fire
....	7,017 19	7,017 19	....	e 8,614 61	e 2,716 72	Fire.
1,314 45	3,687 34	5,001 79	19,731 51	e 12,113 85	e 9,948 03	Fire and Sprinkler Leakage.
791 22	2,192 65	2,983 87	....	e 9,910 08	e 7,717 43	Fire.
52,523 79	28,997 45	81,521 24	....	e 56,382 37	e 31,759 92	"
214,388 39	69,088 79	283,477 18	....	e 74,526 91	e 10,558 12	"
251,083 67	109,876 71	360,960 38	2,012 21	e 146,364 83	e 47,906 08	Fire and Tornado.
21,165 10	7,022 12	28,187 22	25,509 12	e 13,572 36	e 6,550 24	Fire, Automobile and Inland Transportation.
4,362 16	19,597 62	23,959 78	....	e 40,243 39	e 20,645 77	Fire.
....	9,603 89	9,603 89	....	e 11,953 35	e 2,349 46	"
228,010 70	112,285 26	340,295 96	....	e 185,302 23	e 87,522 71	"
11,679 13	12,541 98	24,221 11	....	e 22,895 05	e 10,353 07	"
442,707 59	238,253 56	680,961 15	35,889 55	e 444,777 78	e 233,163 18	Fire, Automobile, Inland Transportation, Sprinkler Leakage, and Tornado.
190,747 42	84,663 22	275,410 64	11,372 94	e 177,745 82	e 109,385 92	Fire, Automobile and Tornado.
195,453 37	117,144 97	312,598 34	53,486 45	e 177,104 08	e 72,866 19	Fire, Automobile and Inland Transportation.
58,459 99	40,870 58	99,330 57	....	e 102,740 00	e 63,835 18	Fire.
99,624 95	32,963 17	132,588 12	....	e 48,033 70	e 18,815 53	"
261,644 29	119,328 50	380,972 79	700 40	e 155,230 75	e 48,489 48	Fire and Tornado.
95,777 87	47,756 81	143,534 68	420 95	e 60,820 61	e 15,287 12	" "
34,381 22	6,060 77	40,441 99	....	e 42,439 67	e 37,778 90	Fire.
2,858 11	9,143 29	12,001 40	242 47	e 7,617 62	d 435 54	Fire and Tornado.
154,859 61	104,646 69	259,506 30	....	e 197,066 39	e 110,951 70	Fire.
25,208 94	37,686 60	62,895 54	....	e 94,291 17	e 60,909 57	"
315,078 70	183,210 35	498,289 05	10,430 69	e 262,906 60	e 102,643 63	Fire, Automobile and Inland Transportation.
116,146 93	81,471 72	197,618 65	1,610 86	e 162,100 95	e 95,682 98	Fire, Sprinkler Leakage and Tornado.
106,040 97	38,528 94	144,569 91	7,779 85	e 83,611 27	e 52,297 33	Fire, Automobile, Inland Transportation and Tornado.
41,329 20	51,870 42	93,199 62	....	e 93,549 38	e 42,005 71	Fire.
12,560 61	20,795 36	33,355 97	....	e 43,678 46	e 22,887 15	"
3,068,757,15	1,691,583 65	4,760,340 80	198,159 97	e 2,970,229 69	e 1,474,611 90	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1912; also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums rec'vd.	Rate of Dividend or Bonus to Stockholders per cent of Premiums recivd.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts		$	$ cts.	
Acadia Fire	Fire	79·15	45·22	21·06	114·15	15,703,124	222,726 43	1·42	13,226,135	773,214 74	5·85
Anglo-American	“	69·48	43·55	....	106·28	22,061,379	319,281 48	1·45	30,080,663	331,448 32	1·10
British America	“	57·17	42·02	3·29	98·99	332,405,937	2,728,482 52	·82	317,137,769	2,082,495 90	·66
British Colonial	“	7·22	56·61	....	111·27	1,700,443	21,536 87	1·27	1,204,295	102,387 85	8·50
British Northwestern	“	16·75	81·46	....	55·21	3,380,004	54,164 21	1·60	2,356,180	195,123 10	8·28
Canada National	“	21·87	85·48	....	64·56	13,409,859	210,293 69	1·57	9,709,450	1,104,759 15	11·38
Canadian Fire	“	30·64	28·95	16·18	66·35	29,574,386	488,477 70	1·65	33,086,452	1,080,716 86	3·27
Central Canada Manufacturers	“	85·19	9·05	....	91·42	9,210,248	107,399 28	1·17	4,022,510	79,945 45	1·99
Dominion Fire	“	57·22	37·91	....	92·20	28,034,783	402,476 65	1·44	29,788,193	232,755 15	·78
Equity Fire	“	67·02	57·98	....	118·48	20,317,108	279,778 00	1·38	27,543,274	232,016 09	·84
Factories Insurance	“	93·87	30·79	....	123·85	42,331,420	606,778 80	1·43	12,732,417	397,798 83	1·76
Hudson Bay	Fire and Hail	50·14	43·20	3·06	87·63	17,022,660	270,336 44	1·59	12,074,847	403,730 23	3·34
Liverpool-Manitoba	Fire	64·97	34·23	....	92·46	42,378,676	579,377 04	1·37	36,554,642	694,742 36	1·90
London Mutual	“	55·92	41·29	....	92·16	74,166,983	727,247 86	·98	72,928,072	690,109 29	·95
Mercantile Fire	“	42·78	32·29	12·88	82·52	20,678,078	268,962 24	1·30	24,769,545	448,059 45	1·81
Montreal-Canada Fire	“	72·98	50·97	....	118·83	16,771,442	239,322 49	1·43	20,768,985	217,719 93	1·05
Mount Royal	Fire and Plate Glass	46·41	36·63	9·74	80·89	24,305,449	323,733 60	1·33	27,571,068	666,773 45	2·42
North Empire Fire	Fire	32·10	32·06	31·97	87·18	8,874,839	173,217 36	1·95	6,011,235	281,164 57	4·68
North West Fire	“	54·15	44·96	18·93	108·84	8,777,470	127,462 03	1·45	8,624,354	228,471 48	2·65
Nova Scotia Fire	“	49·78	40·72	3·56	88·43	25,119,413	409,011 80	1·63	22,439,840	420,372 49	1·87
Occidental Fire	“	39·63	46·23	8·78	88·69	9,049,870	197,868 51	2·19	10,312,774	323,404 28	3·14
Ontario Fire	“	64·53	46·11	....	107·64	19,517,320	276,915 06	1·42	23,252,412	188,256 17	·81
Ottawa Assurance	“	....	....	....	....	1,800,317	24,832 63	1·38	None.	129,532 07	.....
Pacific Coast	“	49·51	47·32	46·04	72·84	18,921,855	190,252 64	1·01	13,283,059	806,103 65	6·07
Quebec Fire	“	43·45	32 75	17·30	84·36	21,752,109	249,689 79	1·15	26,583,805	592,134 94	2·23
Rimouski Fire	“	65,70	37·22	....	101·22	34,314,021	534,273 03	1·56	30,526,601	327.482 28	1·07
Sovereign Fire	“	68·32	45·63	....	109·46	70,813,390	928,093 36	1·31	39,999,689	660,489 86	1·65
Western	Fire, Marine and Inland Transportation	59·71	35·81	3·62	96·38	506,951,490	3,853,361 44	·76	420,165,926	3,260,531 65	·78
Totals		57·57	40·52	4·67	95·27	1,439,314,073	14,815,352 95	1·03	1,276,754,192	16,951,739 59	41·33

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	49·37	33·69	83·06	23,510,911	235,788 24	1·00
Atlas	"	59·22	31·84	91·06	44,353,141	580,486 10	1·31
Caledonian	"	49·77	30·62	80·39	41,542,305	501,815 91	1·21
Commercial Union	"	52·27	31·32	83·58	73,893,530	952,226 41	1·29
Employers' Liability	"	34·61	32·56	67·17	18,931,862	214,958 89	1·14
General Accident Fire and Life	"	50·18	31·73	81·91	24,689,106	313,412 57	1·27
Guardian	"	63·20	29·43	92·63	68,149,725	954,167 72	1·49
Law Union and Rock	"	53·56	31·79	85·35	21,153,440	252,115 27	1·19
Liverpool and London and Globe	"	56·35	30·00	86·35	137,163,661	1,716,258 58	1·25
London and Lancashire Fire	"	41·90	31·69	73·59	59,342,982	728,601 05	1·23
London Assurance	"	42·60	35·22	77·82	25,205,794	314,988 07	1·25
North British and Mercantile	"	48·81	29·83	78·64	93,203,517	1,105,458 94	1·19
Northern	"	48·57	29·79	78·36	53,383,260	722,793 10	1·35
Norwich Union Fire	"	53·01	31·61	84·62	66,029,815	878,467 44	1·33
Palatine Insurance Company	"	5·04	43·22	48·26	9,015,516	113,114 76	1·25
Phœnix of London	"	54·80	30·46	85·26	87,315,146	1,207,815 29	1·38
Provincial	"	10·02	21·68	31·70	4,906,584	33,987 41	·69
Royal	"	61·29	31·52	92·81	120,324,763	1,458,790 31	1·21
Royal Exchange	"	45·42	31·25	76·67	33,692,274	395,400 34	1·17
Scottish Union and National	"	37·64	30·20	67·84	33,408,745	382,771 59	1·15
Sun Insurance Office	"	55·23	31·37	86·60	37,964,297	498,832 82	1·31
Union Assurance Society	"	48·99	34·89	83·88	43,196,791	554,705 19	1·28
Yorkshire	"	49·38	31·12	80,50	28,019,153	334,510 16	1·19
Totals		52·26	31·14	83·39	1,148,396,318	14,451,466 16	1·26

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.—Concluded.

—	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
American and Other Companies.					$	$ cts.	
Ætna Insurance Co.	Fire	39·57	26·44	66·01	24,335,689	338,924 57	1·39
American Central	"	18·36	24·49	42·85	4,817,658	84,683 71	1·76
American Insurance Co.	"		81·46	81·46	1,094,550	19,118 34	1·75
American Lloyds	"	9.79	27·46	37·25	3,604,015	16,752 47	·47
California Insurance Co.	"	7·39	20·49	27·88	878,049	17,946 72	2·04
Connecticut Fire	"	48·23	26·63	74·85	11,192,835	158,580 43	1·42
Continental	"	74·20	23·91	98·12	33,846,579	339,056 10	1.00
Fidelity-Phenix	"	63·17	27·65	90·82	33,465,583	437,502 43	1·31
Fireman's Fund	"	60·93	20·21	81·14	2,759,581	44,776 03	1·62
Firemen's Insurance Co.	"	9·78	43·94	53·72	4,245,754	64,909 85	1·53
Compagnie d'Assurances Générales	"		80·35	80·35	3,537,946	45,511 55	1·29
German American	"	55·17	27·17	82·34	39,018,888	488,582 89	1·25
Germania Fire	"	33·78	36·28	70·06	3,273,600	48,813 50	1·49
Hartford Fire	"	49·88	26·85	76·73	78,112,795	996,943 60	1·28
Home Insurance Co.	"	51·76	22·98	74·74	32,550,364	407,066 71	1·25
Insurance Co. of North America	"	52·46	31·44	83·90	38,958,876	472,340 94	1·21
Insurance Co. of the State of Pennsylvania	"	36·27	25·35	61·62	11,656,770	196,817 18	1·69
Lumber Insurance	"	67·47	22·32	89·78	8,355,594	145,329 69	1·74
National Fire	"	62·76	28·62	91·38	46,239,327	537,088 28	1·16
National Union Fire	"	61·16	30·50	91·66	15,556,096	209,608 82	1·35
Niagara Fire	"	44·76	7·88	52·64	6,268,199	105,048 40	1·68
Northwestern National	"	27·28	87·28	114·56	2,201,667	30,738 11	1·40
Phœnix of Hartford	"	44·00	29·74	73·74	37,089,105	450,214 85	1·21
Providence Washington	"	21·10	31·54	52·64	12,975,305	165,903 22	1·28
Queen, of America	"	54·51	31·70	86·21	51,369,612	673,101 13	1·31
Springfield Fire and Marine	"	41·74	29·28	71·02	29,429,199	340,845 16	1·16
St. Paul Fire and Marine	"	55·91	20·32	76·23	15,910,403	227,721 24	1·43
L'Union, Paris, France	"	30·64	38·46	69·10	13,655,232	158,367 24	1·15
Westchester Fire	"	22·33	36·98	59·31	5,783,717	83,691 60	1·45
Totals		50·82	28·01	78·83	572,182,988	7,305,984 76	1·28

Analysis and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	6,248,355
New Brunswick	6,016,120
Quebec	65,989,032
Ontario	86,195,135
Manitoba	14,042,584
Saskatchewan	7,691,890
Alberta	10,490.611
British Columbia	17,971,201
Prince Edward Island	1,000
	214,645,988

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	17,760,827
Other industrial plants and mercantile establishments	117,327,225
Stock and merchandise	54,390,476
Railway property and equipment	23,842,495
Miscellaneous	1,324,965
	214,645,988

Nature of Insurers.	Amount of Insurance.
	$
Lloyd's Association	71,776,895
Reciprocal Underwriters	90,216,190
Mutual Companies	15,215,432
Stock Companies	37,437,471
	214,645,988

TABLE showing the Total Assets, and their nature, of Canadian Companies
Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	180,262 66	43,088 80
Canada Accident	None.	None.	372,363 14	None.
Canada Weather	None.	None.	21,597 40	None.
Canadian Casualty and Boiler	None.	None.	120,489 63	None.
Canadian Railway Accident	None.	15.500 00	234,758 08	None.
Dominion-Gresham	None.	None.	187,696 00	None.
Dominion of Canada Guarantee and Accident	None.	None.	530,252 13	None.
General Accident	None.	None.	151,942 93	67,235 25
General Animals	None.	5,031 96	21,619 10	None.
Guarantee Co. of North America	46,900 00	None.	454,603 42	1,035,715 25
Guardian Accident and Guarantee	None.	None.	232,655 59	None.
Imperial Guarantee and Accident	400 00	2,173 72	252,606 25	None.
London and Lancashire Guarantee and Acc't.	65,011 50	None.	654,929 98	None.
Protective Association	None.	None.	16,152 00	None.
Sterling Accident and Guarantee	None.	None.	35,796 66	None.
Title and Trust Co.	None.	16,744 40	87,861 60	13,762 00
Travellers' Indemnity Co. of Canada	None.	65.200 00	100,747 92	None.
Totals	112,311 50	109,650 08	3,656,334 49	1,159,801 30

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, &c.

—ASSETS, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	25,810 10	3,204 12	8,283 32	2,000 00	267,649 00	Steam Boiler.
None.	41,354 47	2,133 24	47,852 87	750 00	464,453 72	Accident, Sickness, Guarantee and Plate Glass.
None.	5,946 13	151 98	7,665 52	1,087 71	36,448 74	Weather.
None.	13,080 91	2,184 05	8,911 02	2,708 98	147,374 59	Accident, Sickness & Steam Boiler.
None.	55,775 67	2,175 38	126,565 92	16,748 39	451,523 44	Accident, Sickness, Automobile.
None.	12,048 27	793 12	27,100 14	83,047 73	310,685 26	Accident, Sickness, Burglary and Guarantee.
None.	28,044 29	10,159 46	66,499 27	4,726 30	639,681 45	Accident, Sickness, Burglary, Guarantee and Plate Glass.
3,243 91	10,492 71	3,670 69	31,733 87	4,124 94	272,444 30	Accident and Sickness.
10 00	10,261 58	546 77	5,636 20	2,567 86	45,673 47	Live Stock.
None.	194,677 87	7,222 17	7,434 17	55,977 96	1,802,530 84	Guarantee.
None.	22,736 78	3,117 50	13,280 23	23 21	271,813 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,659 39	67,101 07	853 32	55,279 60	5,161 10	386,234 45	Accident, Sickness, Guarantee and Plate Glass.
23 54	120,581 98	4,257 92	29,204 12	6,289 46	880,298 50	Accident, Sickness, Guarantee and Plate Glass.
None.	31,036 79	131 66	3,730 24	843 07	51,893 76	Accident and Sickness.
None.	4,790 16	389 60	4,354 22	607 11	45,937 75	Accident and Sickness.
None.	7,874 15	1,637 26	None.	20,861 15	148,740 56	Title.
None.	15,003 07	2,187 29	None.	None.	183,138 28	Sickness, Automobile, and Steam Boiler.
5,936 84	666,616 00	44,815 53	443,530 71	207,524 97	6,406,521 42	

TABLE showing the Total Liabilities of Canadian Companies doing business
Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettle Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	10,000 00	93,814 43	325 25	104,139 68
Canada Accident	57,963 54	92,262 00	3,158 78	153,384 32
Canada Weather	None.	5,623 13	50 10	5,673 23
Canadian Casualty and Boiler	6,661 55	61,866 98	1,337 89	69,866 42
Canadian Railway Accident	98,337 71	198,995 28	6,939 00	304,271 99
Dominion-Gresham	6,061 08	35,639 70	22,856 34	64,557 12
Dominion of Canada Guarantee and Accident	43,238 10	148,841 09	6,320 02	198,399 21
General Accident	40,056 30	85,283 12	7,003 09	132,342 51
General Animals	1,754 75	20,273 67	537 03	22,565 45
Guarantee Co. of North America	31,321 00	80,095 64	83,131 14	194,547 78
Guardian Accident and Guarantee	5,962 57	20,436 87	1,463 58	27,863 02
Imperial Guarantee and Accident	21,283 67	112,798 85	2,150 00	136,232 52
London and Lancashire Guarantee and Acc't.	26,674 00	85,783 16	8,629 23	121,086 39
Protective Association	9,131 85	22,896 00	1,128 85	33,156 70
Sterling Accident and Guarantee	10,500 00	10,303 68	4,884 63	25,688 31
Title and Trust Co	None.	None.	3,375 77	3,375 77
Travellers' Indemnity Co of Canada	5,511 91	13,997 38	586 88	20,096 17
Totals	374,458 03	1,088,910 98	153,877 58	1,617,246 59

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

LIABILITIES—1912.

Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
$ cts.	$ cts.	
163,509 32	100,100 00	Steam Boiler.
311,069 40	43,320 00	Accident, Sickness, Guarantee and Plate Glass.
30,775 51	64,260 00	Weather.
77,508 17	50,000 00	Accident, Sickness and Steam Boiler.
147,251 45	62,500 00	Accident, Sickness, and Automobile.
246,128 14	200,000 00	Accident, Sickness, Burglary and Guarantee.
441,282 24	152,770 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
140,101 79	50,000 00	Accident, Automobile and Sickness.
23,108 02	46,960 00	Live Stock
1,607,983 06	304,600 00	Guarantee.
243,950 29	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
250,001 93	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
759,212 11	400,000 00	Accident, Sickness, Guarantee and Plate Glass.
18,737 06	20,000 00	Accident and Sickness.
20,249 44	50,830 00	Accident and Sickness.
145,364 79	112,550 00	Title.
163,042 11	100,000 00	Sickness, Automobile and Steam Boiler.
4,789,274 83	2,207,890 00	

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam

FOREIGN COMPANIES—ASSETS,

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	None.	None.	26,000 00	None.
American Surety Co	None.	None.	104,300 00	16,250 00
British and Foreign Marine	None.	None.	117,000 00	None.
Fidelity and Casualty Co	None.	None.	141,495 66	None.
Hartford Steam Boiler	None.	None.	37,012 50	None.
International Casualty	None.	None.	20,496 25	None.
International Fidelity	None.	None.	5,000 00	None.
Lloyds Plate Glass	None.	None.	110,729 00	None
London Guarantee and Accident	None.	None.	276,318 29	None.
Marine Insurance Co	None.	None.	96,171 42	None.
Maryland Casualty	None.	None.	281,074 19	None.
National Provincial Plate Glass	None.	None.	9,140 21	None.
National Surety Co	None.	None.	51,840 00	None.
New-York Plate Glass	None.	None.	32,900 00	None
Ocean Accident and Guarantee	None.	None.	408,539 70	None.
Ocean Marine	None.	None.	116,916 80	None.
Railway Passengers	None.	None.	106,284 66	None.
Travelers' Indemnity Co., Hartford	None.	None.	105,120 00	None.
United States Fidelity and Guaranty	None.	None.	226,405 00	2,500 00
Totals	None.	None.	2,272,743 68	18,750 00

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA—1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	2,077 48	None.	None.	None.	28,077 48	Inland Transportation.
None.	21,583 97	2,300 00	3,861 57	237 50	148,533 04	Guarantee.
None.	367 47	780 00	None.	None.	118,147 47	Inland Transportation and Sprinkler Leakage.
None.	None.	2,255 72	25,069 81	None.	168,821 19	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	37,687 59	Steam Boiler.
704 87	505 48	None.	1,730 60	None.	23,437 20	Accident, Sickness and Automobile.
None.	None.	None.	None.	None.	5,000 00	Guarantee.
None.	None.	772 40	8,018 42	100 00	119,619 82	Plate Glass.
None.	36,374 94	None.	70,663 11	2,000 00	385,356 34	Accident, Sickness, Burglary and Guarantee.
None.	None.	None.	None.	None.	96,171 42	Automobile and Inland Transportation.
None.	12,855 19	1,492 82	42,472 52	None.	337,894 72	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,232 98	None.	None.	None.	None.	10,373 19	Plate Glass.
None.	10,471 86	405 00	None.	None.	62,716 80	Guarantee.
None.	None.	566 50	2,913 20	None.	36,379 70	Plate Glass.
None.	150,969 54	None.	105,058 41	1,756 66	666,324 31	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	None.	None.	None.	116,916 80	Inland Transportation.
None.	2,477 32	None.	23,205 72	1,717 29	133,684 99	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	2,190 00	7,975 77	None.	115,285 77	Accident, Sickness, Steam Boiler and Automobile.
None.	115,89	2,749 17	16,580 57	None.	248,350 63	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,937 85	237,799 14	14,186 61	307,549 70	5,811 45	2,858,778 43	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA 1912.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total. Liability.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
American and Foreign Marine	2,603 20	None.	None.	2,603 20	25,474 28	Inland Transportation.
American Surety Co.	30,969,06	15,751 63	188 10	46,908 79	101,624 25	Guarantee.
British and Foreign Marine	None.	442 34	None.	442 34	117,705 13	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.	17,319 22	96,771 12	1,978 90	116,069 24	52,751 95	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
Hartford Steam Boiler	75,000 00	None.	None.	75,000 00	−37,312 50	Steam Boiler.
International Casualty	2,651 94	6,346 58	168 33	9,166 85	14,270 35	Accident, Sickness and Automobile.
International Fidelity	None.	2,299 00	64 44	2,363 44	2,636 56	Guarantee.
Lloyds Plate Glass	5,489 86	70,076 97	725 00	76,291 83	43,327 99	Plate Glass.
London Guarantee and Accident	65,099 39	177,873 18	4,200 00	247,172 57	138,183 77	Accident, Sickness, Burglary and Guarantee.
Marine Insurance Co.	None.	11,024 72	1,000 00	12,024 72	84,146 70	Automobile and Inland Transportation.
Maryland Casualty	99,971 88	145,401 34	4,973 77	250,346 99	87,547 73	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Sprinkler Leakage.
National Provincial Plate Glass	700 00	7,172 89	443 78	8,316 67	2,056 52	Plate Glass.
National Surety Co.	20,988 67	26,392 34	961 59	48,342 60	14,374 26	Guarantee.
New York Plate Glass	1,592 06	18,171 48	1,385 13	21,148 67	15,231 03	Plate Glass.
Ocean Accident and Guarantee	214,411 21	226,778 17	6,067 31	447,256 69	219,067 62	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine	575 00	None.	None.	575 00	116,341 80	Inland Transportation.
Railway Passengers	27,732 17	66,984 87	2,793 79	97,510 83	36,174 16	Accident, Sickness, Guarantee and Plate Glass.
Travelers Indemnity Co., Hartford	7,418 23	24,626 22	700 79	32,745 24	82,540 53	Accident, Sickness, Steam Boiler and Automobile.
United States Fidelity and Guaranty	45,025 00	107,297 70	2,395 35	154,718 05	93,632 58	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals	617,546 89	1,003,410 55	28,046 28	1,649,003 72	1,209,774 71	

TABLE showing the Income of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (*Cash*) 1912.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	73,366 60	10,223 90	1,340 25	84,930 75	None.
Canada Accident	293,001 33	14,977 05	None.	307,978 38	None.
Canada Weather	30,959 23	1,370 93	1 50	32,331 66	1,700 00
Canadian Casualty and Boiler	106,816 77	5,040 86	4,127 95	115,985 58	None.
Canadian Railway Accident	516,315 54	10,821 80	None.	527,137 34	None.
Dominion-Gresham	54,178 32	3,037 22	52,598 26	109,813 80	None.
Dominion of Canada Guarantee and Acct.	401,263 73	22,091 57	None.	423,355 30	30,550 00
General Accident	310,838 81	9,012 68	None.	319,851 49	None.
General Animals	76,310 24	1,353 05	90 00	77,753 29	240 00
Guarantee Co. of North America	205,069 82	71,436 67	1,542 91	278,049 40	None.
Guardian Accident and Guarantee	38,896 51	8,223 83	None.	47,120 34	None.
Imperial Guarantee and Accident	284,013 99	12,014 06	None.	296,028 05	None.
London and Lancashire G'tee and Acct.	181,423 73	14,044 30	4,194 70	199,662 73	†365,788 78
Protective Association	116,458 01	857 88	None.	117,315 89	None.
Sterling Accident and Guarantee	37,087 00	1,647 90	*4,227 50	42,962 40	16,680 00
Title and Trust Co.	561 47	6,502 20	None.	7,063 67	4,350 00
Travellers' Indemnity Co. of Canada	42,124 01	8,065 29	None.	50,189 30	None.
Totals	2,768,685 11	200,721 19	68,123 07	3,037,529 37	419,308 78

*Premium on capital Stock.

†Voluntary contributions from shareholders.

TABLE showing the Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

EXPENDITURE (CASH), 1912.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	1,220 79	61,130 80	None.	62,351 59	Steam Boiler.
Canada Accident	142,136 71	95,238 97	4,332 00	241,707 68	Accident, Sickness, Guarantee and Plate Glass.
Canada Weather	20,112 16	22,690 47	None.	42,802 63	Weather.
Canadian Casualty and Boiler	37,498 81	62,326 73	None.	99,825 54	Accident, Sickness and Steam Boiler.
Canadian Railway Accident	249,612 16	245,318 27	None.	494,930 43	Accident, Sickness and Automobile.
Dominion Gresham	8,428 74	45,193 46	6,400 00	60,022 20	Accident, Sickness, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident	165,258 58	195,243 23	50,408 50	410,910 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident	159,794 99	126,429 01	10,000 00	296,224 00	Accident, Automobile and Sickness.
General Animals	35,968 22	31,406 36	None.	67,374 58	Live Stock.
Guarantee Co. of North America	50,747 27	148,823 87	30,460 00	230,031 14	Guarantee.
Guardian Accident and Guarantee	5,160 70	28,562 48	None.	33,723 18	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident	113,909 34	135,275 51	12,000 00	261,184 85	Accident, Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee, and Accident	88,543 79	108,897 98	None.	197,441 77	Accident, Sickness, Guarantee and Plate Glass.
Protective Association	60,240 48	45,312 91	None.	105,553 39	Accident and Sickness.
Sterling Accident and Guarantee	18,754 82	45,687 53	None.	64,442 35	Accident and Sickness.
Title and Trust Co.	None.	1,071 05	8,202 15	9,273 20	Title.
Travellers' Indemnity Co. of Canada	27,525 82	18,650 75	5,000 00	51,176 57	Sickness, Automobile and Steam Boiler.
Totals	1,184,913 38	1,417,259 38	126,802 65	2,728,975 41	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

Companies.	INCOME (Cash), 1912.				EXPENDITURE (Cash), 1912.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure	Excess of Income over Expenditure
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	19,519 23	None.	None.	19,519 23	2,888 00	4,008 50	6,896 50	12,622 73
American Surety Co	33,015 87	4,900 00	None.	37,915 87	3,259 34	16,335 50	19,594 84	18,321 03
British and Foreign Marine	2,592 86	4,680 00	None.	7,272 86	381 45	601 37	982 82	6,290 04
Fidelity and Casualty Co	196,086 26	5,179 06	None.	201,265 32	110,916 95	90,096 56	201,013 51	251 81
Hartford Steam Boiler	1,200 00	None.	None.	1,200 00	None.	None.	None.	1,200 00
International Casualty	26,134 64	None.	None.	26,134 64	6,947 29	5,442 89	12,390 18	13,744 46
International Fidelity	6,127 25	None	None.	6,127 25	1,056 28	480 59	1,536 87	4,590 38
Lloyds Plate Glass	65,452 96	4,625 50	None.	70,078 46	34,058 86	29,898 11	63,956 97	6,121 49
London Guarantee and Accident	535,827 55	11,687 61	None.	547,515 16	196,587 23	216,201 55	412,788 78	134,726 38
Marine Insurance Co	72,203 71	None.	None.	72,203 71	32,526 86	18,268 44	50,795 30	21,408 41
Maryland Casualty	543,837 03	11,604 34	None.	555,441 37	215,929 85	166,598 92	382,528 77	172,912 60
National Provincial Plate Glass	10,139 19	None.	None.	10,139 19	5,555 43	4,671 82	10,227 25	(-)88 06
National Surety Co	58,560 83	2,526 98	None.	61,087 81	15,840 47	20,986 37	36,826 84	24,260 97
New York Plate Glass	21,196 59	1,266 34	None.	22,462 93	9,105 58	8,346 26	17,451 84	5,011 09
Ocean Accident and Guarantee	733,998 62	2,042 25	None.	736,040 87	278,876 09	268,211 03	547,087 12	188,953 75
Ocean Marine	14,343 55	None.	None.	14,343 55	10 40	2,021 61	2,032 01	12,311 54
Railway Passengers	162,140 59	None.	None.	162,140 59	54,119 02	69,658 24	123,777 26	38,363 33
Travelers Indemnity Co., Hartford	53,212 35	2,190 00	None.	55,402 35	3,517 62	15,121 05	18,638 67	36,763 68
United States Fidelity and Guaranty	247,034 13	9,197 50	None.	256,231 63	21,108 83	93,301 13	114,409 96	141,821 67
Totals	2,802,623 21	59,899 58	None.	2,862,522 79	992,685 55	1,030,249 94	2,022,935 49	839 587 30

ABSTRACT of Personal Accident Insurance in Canada for the Year 1912.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.
Canadian Casualty and Boiler	35,173	3,418	8,730,250	2,617	6,026,450	18,902	19,251	1,800	None.
Canadian Railway Accident	250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553
Dominion Gresham	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.
Dominion of Canada Guarantee and Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.
Employers' Liability	113,178	6,115	18,155,850	5,948	17,443,600	100,958	99,958	8,000	None.
Fidelity and Casualty	79,679	6,372	39,041,250	4,701	29,961,250	82,867	82,363	5,140	None.
General Accident of Canada	53,600	2,663	7,636,791	1,790	4,542,400	33,188	35,094	2,494	None.
Guardian Accident and Guarantee	3,461	314	1,024,000	302	743,500	672	610	63	None.
Imperial Guarantee and Accident	243,337	12,477	26,2/0,475	11,766	23,897,225	73,756	74,348	11,300	None.
International Casualty	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.
Law Union and Rock	18,481	1,995	4,060,135	1,415	1,397,485	5,293	4,611	1,873	None.
London Guarantee and Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.
London and Lancashire Guarantee. and Accident	55,640	5,706	12,387,450	4,843	10,388,322	32,803	26,507	10,368	None.
Maryland Casualty	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.
Norwich Union Fire	127	35	89,500	35	89,500	None.	None.	None.	None.
Ocean Accident and Guarantee	208,929	....	29,814,880	....	27,473,100	63,681	68,663	14,808	800
Protective Association	116,458	9,915	....	9,915	....	31,053	29,880	4,962	None.
Railway Passengers	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000
Royal Exchange	3,445	172	1,138,000	165	1,043,500	315	315	None.	None.
Travelers Insurance Co.	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.
United States Fidelity and Guaranty	6,848	757	2,996,500	646	2,837,000	885	660	225	None.
Yorkshire	2,616	296	704,950	254	607,700	482	482	None.	None.
Totals	2,022,608	....	359,999,673	....	....	999,193	984,168	159,378	5,353

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1912.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims Not Resisted.	Unsettled Claims Resisted.
Ætna Insurance Co.	40,895	1,517	2,734,132	690	1,410,392	23,025	20,628	2,472	1,100
Canadian Railway Accident	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.
Fireman's Fund	28,134	....	1,852,337	....	1,031,165	20,339	19,318	1,021	None.
Hartford Fire	28,500	....	1,797,654	....	1,016,264	18,838	17,940	1,173	None.
Home Insurance Co.	25,572	856	1,368,690	556	973,897	2,359	6,213	150	None.
Imperial Guarantee and Accident	10,721	175	833,000	136	641,500	2,977	2,237	740	None.
Insurance Co. of North America	73,544	....	4,288,476	....	3,048,914	31,062	33,882	2,575	None.
International Casualty	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000
Marine Insurance Co.	34,453	....	2,352,631	....	1,176,316	9,807	9,807	None.	None.
Maryland Casualty	24,273	433	2,105,000	293	1,465,000	9,933	10,778	362	393
Queen, of America	36,365	....	1,749,424	....	1,473,925	3,813	2,313	1,500	None.

St. Paul Fire and Marine	20,783	766	1,280,210	600	869,722	2,149	3,129	369	None.
Travelers Indemnity Co., Hartford	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.
Travellers' Indemnity Co. of Canada	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.
Canadian Casualty and Boiler	27,037	715	....	485	....	11,600	10,514	2,962	None.
General Accident of Canada	40,092	1,059	10,611,500	739	7,395,500	11,454	14,810	1,345	300
Railway Passengers	5,510	93	....	93	....	4,179	504	2,675	1,000
Yorkshire	2,637	63	630,000	34	390,000	185	185	None.	None.
Totals	464,580	....	....	....	....	176,895	172,022	27,669	3,793

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1912.

Dominion Gresham	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.
Dominion of Canada Guarantee and Accident	853	76	121,620	60	79,620	430	430	None.	None.
Fidelity and Casualty	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.
Guardian Accident and Guarantee	633	57	87,450	56	86,450	None.	None.	None.	None.
London Guarantee and Accident	923	74	109,425	74	109,425	600	None.	600	None.
Maryland Casualty	4,461	260	513,175	226	440,800	128	58	70	None.
United States Fidelity and Guaranty	1,577	91	214,975	84	225,475	245	120	125	None.
Totals	66,042	5,320	8,701,019	4,203	7,612,514	15,740	10,535	5,635	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.
Canadian Railway Accident	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.
Dominion Gresham	802	14	....	*28	....	545	None.	545	None.
Employers' Liability	746,373	2,584	25,798,428	2,387	23,798,428	431,902	382,902	205,000	None.
Fidelity and Casualty	5,835	130	1,317,500	102	1,174,500	1,054	54	1,000	None.
General Accident of Canada	149,302	1,244	12,318,750	1,060	10,476,500	81,316	84,233	26,809	5,275
Guardian Accident and Guarantee	28,861	211	....	201	....	9,614	4,040	5,574	None.
Imperial Guarantee and Accident	786	8	40,000	11	60,000	None.	None.	None.	None.
International Casualty	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.
Law Union and Rock	43,165	709	....	533	....	16,678	12,787	7,232	None.
London Guarantee and Accident	275,569	1,317	13,170,000	1,269	12,690,000	121,947	97,551	50,924	None.
London and Lancashire Guarantee and Accident	64,040	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.
Maryland Casualty	370,018	1,135	2,991,600	1,122	3,385,005	176,619	143,482	80,937	None.
Norwich Union Fire	None.	2	20,000	2	20,000	None.	None.	None.	None.
Ocean Accident and Guarantee	467,385	....	17,364,400	....	18,089,400	244,318	192,001	190,284	None.
Railway Passengers	67,074	330	3,293,000	303	3,023,000	30,099	23,904	14,095	None.
Royal Exchange	4,551	42	420,000	38	370,000	396	296	100	None.
Travelers Insurance Co.	185,576	1,088	10,880,000	970	9,700,000	96,003	79,074	84,192	None.
United States Fidelity and Guaranty	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.
Yorkshire	4,718	51	510,000	49	492,447	729	729	None.	None.
Totals	2,817,286	....	....	....	....	1,472,921	1,237,556	783,874	5,275

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1912.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
American Surety Co.	33,016	4,873	10,689,875	4,314	10,096,376	2,228	3,259	20,969	10,000
Canada Accident	233	23	44,300	21	33,800	None.	None.	None.	None.
Dominion Gresham	25	6	16,400	6	16,400	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.
Employers' Liability	47,169	2,700	14,516,357	2,381	11,350,537	23,998	16,998	16,000	None.
Guarantee Co. of North America	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
Guardian Accident and Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.
Imperial Guarantee and Accident	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.
International Fidelity	6,127	1,199	611,000	1,100	561,500	1,056	1,056	None.	None.
London Guarantee and Accident	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.
London and Lancashire Guarantee and Accident	10,470	1,009	4,804,419	815	3,258,504	1,901	4,904	4,700	None.
Maryland Casualty	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.
National Surety Co.	58,561	692	7,945,257	591	8,479,575	30,726	15,840	20,989	None.
Ocean Accident and Guarantee	3,851	.....	1,171,900	.....	1,111,150	5,500	1,140	4,360	None.
Railway Passengers	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.
United States Fidelity and Guarantee	175,474	5,103	31,304,346	11,838	32,977,332	24,358	12,592	4,925	24,500
Totals	564,096	.....	153,105,282	.....	141,129,237	130,686	99,747	90,515	34,500

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	54,899	.....	24,508,231	.....	19,275,685	15,899	15,572	5,591	None.
In other Countries	150,171	.....	63,693,939	.....	47,849,945	43,465	35,175	18,230	7,500
Totals	205,070	.....	88,202,170	.....	67,125,630	59,364	50,747	23,821	7,500

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1912.

Hudson Bay Insurance Co.	249,261	4,044	3,888,718	None.	None.	117,449	117,449	None.	None.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1912.

American and Foreign Marine	19,519	773	89,039,034	None.	None.	5,491	2,888	2,603	None.
British and Foreign Marine	2,180	247	1,510,038	4	267,890	265	381	None.	None.
Fireman's Fund	2,074		101,711		24,699	54	54	None.	None.
Hartford Fire	1,551		192,450	None.	None.	None.	None.	None.	None.
Insurance Co. of North America	5,126		1,331,420		165,445	1,159	1,159	None.	None.
Marine Insurance Co	37,751		151,318,786	None.	None.	22,719	22,719	None.	None.
Ocean Marine	14,344		68,080,869	None.	None.	585	10	575	None.
Queen, of America	70		489,675	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	1,094	302	308,465	26	40,110	322	170	168	None.
Western	4,442		27,892,140		76,267	1,106	1,106	None.	None.
Totals	88,151					31,701	28,487	3,346	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1912.

General Animals	76,310	3,247	1,784,486	1,655	623,652	34,524	35,968	1,630	125
Yorkshire	51,223	1,654	1,507,157	735	480,784	39 074	34,771	8,751	3,000
Totals	127,533	4,901	3,291,643	2,390	1,104,436	73,598	70,739	10,381	3,125

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident	19,606	1,740		3,320		9,472	8,609	1,862	None.
Dominion of Canada Guarantee and Accident	16,817	1,554		1,752		4,949	4,500	840	None.
Fidelity and Casualty	8,093	561	229,471	408	288,995	2,250	2,212	66	None.
Guardian Accident and Guarantee	2,114	104		99		209	132	77	None.
Imperial Guarantee and Accident	1,411	113		119		546	486	60	None.
Lloyds Plate Glass	65,453					34,549	34,059	5,490	None.
London and Lancashire Guarantee and Accident	8,821	776		1,149		3,071	2,923	720	None.
Maryland Casualty	9,294	563		858		6,158	4,612	1,946	None.
Mount Royal	3,699					1,795	1,795		
National Provincial Plate Glass	10,139					5,560	5,555	700	None.
New York Plate Glass	21,197					9,487	9,106	1,592	None.
Norwich Union Fire	34	10		10		31	None.	31	None.
Ocean Accident and Guarantee	21,967					9,191	8,796	705	None.
Railway Passengers	830	48		50		246	84	162	None.
United States Fidelity and Guaranty	2,579	172		169		344	194	150	None.
Yorkshire	1,471	134		130		311	311	None.	None.
Totals	193,525					88,169	83,374	14,401	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1912.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Ancient Order of Foresters	145,227	....	....	....	....	92,967	92,967	....	....
Canada Accident	10,069	2,611	....	2,609	....	5,203	5,658	1,761	None.
Canadian Casualty and Boiler	14,551	159	....	128	....	7,977	6,688	1,900	None.
Canadian Railway Accident	140,028	21,974	....	15,706	....	73,156	70,146	20,581	None.
Catholic Mutual Benefit Association	11,217	932	....	3,345	....	9,134	8,397	737	None.
Dominion Gresham	749	371	....	337	....	884	484	400	None.
Dominion of Canada Guarantee and Accident	113,766	15,268	....	11,527	....	56,738	56,710	13,659	None.
Employers' Liability	20,051	3,268	4,888,500	3,241	4,834,000	16,138	15,138	4,000	None.
Fidelity and Casualty	67,333	4,817	2,761,482	3,590	2,135,948	24,746	22,855	7,504	None.
General Accident of Canada	43,839	426	....	327	....	18,619	20,360	2,059	None.
Guardian Accident and Guarantee	1,865	192	....	191	....	379	379	None.	None.
Imperial Guarantee and Accident	....	817	....	669	....	30,167	28,779	7,184	None.
*Independent Order of Foresters	276,066	8,270	....	49,715	....	217,356	210,962	38,386	3,531
International Casualty	4,930	54	696	52	650	365	365	None.	None.
Law Union and Rock	8,991	781	....	571	....	3,792	3,813	1,066	None.
London Guarantee and Accident	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.
London and Lancashire Guarantee and Accident	24,630	3,984	....	3,335	....	10,797	10,971	2,643	None.
Maryland Casualty	1,847	164	181,583	124	161,583	2,142	452	1,990	None.
Norwich Union Fire	94	28	....	28	....	None.	None.	None.	None.
Ocean Accident and Guarantee	31,867	....	....	....	....	8,727	8,276	3,454	None.
Protective Association	....	....	....	....	....	30,589	30,360	4,170	None.
Railway Passengers	15,703	....	....	....	....	7,829	8,583	1,300	None.
Royal Exchange	3,051	224	....	220	....	605	180	425	None.
*Royal Guardians	1,678	365	18,250	353	17,650	816	833	103	None.
Travelers Indemnity Co., Hartford	22,880	1,787	....	1,627	....	1,796	1,122	674	None.
Travellers' Indemnity Co. of Canada	22,655	2,016	....	1,455	....	14,679	14,645	2,555	None.
United States Fidelity and Guaranty	3,342	210	....	188	....	572	447	125	None.
*Woodmen of the World	15,282	1,456	....	3,463	....	6,836	6,836	None.	None.
Yorkshire	933	186	....	182	....	405	405	None.	None.
Totals	1,027,374	....	....	....	....	713,729	635,018	118,311	3,531

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1912.

British and Foreign Marine	413	5	55,500	5	55,500	None.	None.	None.	None.
Hartford Fire	9,909	....	1,602,450	....	2,015,030	8,216	8,216	None.	None.
Maryland Casualty	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.

Springfield Fire and Marine	346		29,500		29,500	None.	None.	None.	None.
Underwriters at American Lloyds	13,010	257	2,410,795	226	2,178,300	12,894	15,322	45	None.
Totals	32,118		5,293,175		5,625,210	22,930	25,158	3,245	

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1912.

Boiler Inspection and Insurance Co.	73,367	1,191	11,671,200	2,586	23,701,200	11,221	1,221	10,000	None.
Canadian Casualty and Boiler	29,706	709	6,008,267	1,078	7,714,800	946	1,046	None.	None.
Fidelity and Casualty	15,930	242	3,611,000	170	2,501,000	850	450	400	None.
Hartford Steam Boiler	1,200					75,000	None.	75,000	None.
Maryland Casualty	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.
Travelers Indemnity Co., Hartford	951	24	395,000	24	395,000	None.	None.	None.	None.
Travellers' Indemnity Co. of Canada	557	12	145,000	26	355,000	None.	None.	None.	None.
United States Fidelity and Guaranty	1,476	25	355,000	25	355,000	400	None.	400	None.
Totals	135,377					88,749	4,049	85,800	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1912.

Title and Trust Co.	561	39	88,661			None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1912.

Fidelity-Phenix	6,895		1,702,850		1,454,300	710	710	None.	None.
Hartford Fire	3,191		624,602		635,802	None.	None.	None.	None.
Home Insurance Co.	322	40	82,900	55	107,300	None.	None.	None.	None.
National Fire	2,229		407,477		386,144	None.	None.	None.	None.
National Union Fire	1,566		373,225		354,225	80	80	None.	None.
Northwestern National	666		192,510		178,810	None.	None.	None.	None.
Scottish Union and National	116	4	22,600	4	22,600	None.	None.	None.	None.
Springfield Fire and Marine	6,097		1,223,300		1,187,140	None.	None.	None.	None.
St. Paul Fire and Marine	925	81	231,800	83	240,800	20	None.	20	None.
Totals	22,007		4,861,264		4,567,121	810	790	20	None.

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Weather Insurance Co.	30,959	1,206	1,174,463	1,654	1,730,677	20,112	20,112	None.	None.

---

*Including funeral benefits.

Abstract of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life.

CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
	$		$		$	$	$	$	$	
Accident	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.	Total business, December 31, 1912.
Sickness	10,069	2,611		2,609		5,203	5,658	1,761	None.	
Employers' Liability	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.	
Guarantee	233	23	44,300	21	33,800	None.	None.	None.	None.	
Plate Glass	19,606	1,740		3,320		9,472	8,609	1,862	None.	
Totals	293,002	9,010		10,559		154,318	142,137	57,964	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
Accident	35,508	3,462	8,815,250	2,651	6,095,450	18,902	19,251	1,800	None.	Total business, December 31, 1912.
Sickness	14,565	159		128		7,977	6,688	1,900	None.	
Steam Boiler	29,706	709	6,008,267	1,078	7,714,800	946	1,046	None.	None.	
Automobile	27,037	715		485		11,600	10,514	2,962	None.	
Totals	106,816	5,045		4,342		39,425	37,499	6,662	None.	

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
Accident	259,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553	Total business, December 31, 1912.
Sickness	140,028	21,974		15,706		73,156	70,146	20,581	None.	
Employers' Liability	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,335	None.	
Automobile	14,687	202	2,020,000	170	1,690,000	3,770	3,246	524	None.	
Totals	516,316	48,967	50,667,419	35,675	38,167,357	282,950	249,612	95,785	2,553	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	None.	Total business December 31, 1912.
Sickness	749	371	....	337	....	884	484	400	None.	
Employers' Liability	802	14	....	28	....	545	None.	545	None.	
Burglary	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	None.	
Guarantee	25	6	16,400	6	16,400	None.	None.	None.	None.	
Totals	54,179	4,519	....	7,539	....	14,360	8,429	6,061	None.	

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	None.	Total business, December 31, 1912.
Sickness	113,766	15,268	....	11,527	....	56,738	56,710	13,659	None.	
Burglary	853	76	121,620	60	79,620	430	430	None.	None.	
Guarantee	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.	
Plate Glass	16,817	1,554	....	1,752	....	4,949	4,500	840	None.	
Totals	401,264	28,059	....	22,560	....	174,824	165,260	43,238	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	57,856	3,600	9,639,666	2,210	5,319,775	36,279	39,035	3,894	None.	Total business, December 31, 1912.
Sickness	45,237	430	....	331	....	19,751	21,717	2,434	None.	
Employers' Liability	163,144	1,835	17,753,750	1,571	15,121,500	80,316	84,233	26,808	5,275	
Automobile	44,603	1,505	13,256,500	1,095	9,380,500	11,455	14,810	1,345	300	
Totals	310,840	7,370	....	5,207	29,821,775	147,801	159,795	34,481	5,575	

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident	3,888	350	1,195,750	338	915,250	672	610	63	None.	Total business, December 31, 1912.
Sickness	1,865	192	....	191	....	379	379	None.	None.	
Employers' Liability	28,861	211	....	201	....	9,614	4,040	5,574	None.	
Burglary	633	57	87,450	56	86,450	None.	None.	None.	None.	
Guarantee	1,536	121	953,550	119	725,350	249	None.	249	None.	
Plate Glass	2,114	104	....	99	....	209	132	77	None.	
Totals	38,897	1,035	....	1,004	....	11,123	5,161	5,963	None.	

---

*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Continued*.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.	Total business, December 31, 1912.
Sickness		817	....	669	....	30,667	28,779	7,684	None.	
Elevator Liability	786	8	40,000	11	60,000	None.	None.	None.	None.	
Automobile	10,721	175	833,000	136	641,500	2,977	2,237	740	None.	
Guarantee	27,759	1,058	8,060,682	994	7,074,335	2,959	8,059	1,500	None.	
Plate Glass	1,411	113	....	119	....	546	486	60	None.	
Totals	284,014	14,648	....	13,695	....	110,905	113,909	21,284	None.	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
Accident	61,277	6,153	....	5,249	....	33,586	27,040	10,618	None.	Total business, December 31 1912.
Sickness	25,879	4,075	....	3,417	....	11,008	11,107	2,718	None.	
Employers' Liability	64,040	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.	
Guarantee	10,470	1,009	4,804,419	815	3,258,504	1,904	4,904	4,700	None.	
Plate Glass	19,758	1,841	....	2,097	....	5,241	5,047	767	None.	
Totals	181,424	14,021	....	12,306	....	83,898	88,544	26,674	None.	

PROTECTIVE ASSOCIATION OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
Accident Sickness	116,458	9,915	....	9,915	....	31,053	29,880	4,962	None.	Total business, December 31, 1912.
						30,589	30,360	4,170	None.	
Totals	116,458	9,915	....	9,915	....	61,642	60,240	9,132	None.	

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness	22,655	2,016	....	1,455	....	14,679	14,645	2,555	None.	Total business, December 31, 1912.
Automobile	18,913	497	4,970,000	317	3,170,000	10,132	12,881	2,957	None.	
Steam Boiler	557	12	145,000	26	355,000	None.	None.	None.	None.	
Totals	42,125	2,525	....	1,798	....	24,811	27,526	5,512	None.	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation	2,180	247	1,510,038	4	267,890	265	381	None.	None.	In Canada, December 31, 1912.
Sprinkler Leakage	413	5	55,500	5	55,500	None.	None.	None.	None.	
Totals	2,593	252	1,565,538	9	323,390	265	381	None.	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	79,679	6,372	39,041,250	4,701	29,964,250	82,867	82,363	5,140	None.	In Canada, December 31, 1912.
Sickness	67,333	4,817	2,761,482	3,590	2,135,948	24,746	22,855	7,504	None.	
Employers' Liability	5,835	130	1,317,500	102	1,174,500	1,051	54	1,000	None.	
Burglary	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.	
Plate Glass	8,093	561	229,471	408	288,995	2,251	2,212	66	None.	
Steam Boiler	15,930	242	3,611,000	170	2,501,000	850	450	400	None.	
Totals	196,086	13,466	49,194,713	10,042	37,892,528	117,660	110,917	17,319	None.	

INTERNATIONAL CASUALTY COMPANY.

Accident	5,619	1,295	713,500	643	483,929	2,127	2,237	117	None.	In Canada, December 31, 1912.
Sickness	4,930	54	696	52	650	365	365	None.	None.	
Employers' Liability	12,503	101	955,224	101	960,329	3,373	3,104	1,435	None.	
Automobile	3,083	57	546,801	57	547,811	2,133	1,241	100	1,000	
Totals	26,135	1,507	2,216,221	853	1,992,719	7,998	6,947	1,652	1,000	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Continued.*

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.	In Canada, December 31, 1912.
Sickness	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.	
Employers' Liability	275,569	1,317	13,170,000	1,269	12,690,000	121,947	97,551	50,924	None.	
Burglary	923	74	109,425	74	109,425	600	None.	600	None.	
Guarantee	86,278	4,503	29,789,241	4,240	28,706,791	8,453	12,239	4,480	None.	
Totals	535,828	16,880	70,370,170	16,365	68,269,220	215,844	196,587	65,100	None.	

MARINE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Not Resisted.	Resisted.	Remarks.
Automobile	34,453	....	2,352,631	....	1,176,316	9,807	9,807	None.	None.	In Canada, December 31, 1912.
Inland Transportation	37,751	....	151,318,786	....	None.	22,719	22,719	None.	None.	
Totals	72,204	....	153,671,417	....	1,176,316	32,526	32,526	None.	None.	

MARYLAND CASUALTY COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Not Resisted.	Resisted.	Remarks.
Accident	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	None.	In Canada, December 31, 1912.
Sickness	1,847	164	181,583	124	161,583	2,142	452	1,990	None.	
Employers' Liability	370,018	1,135	2,991,600	1,122	3,285,000	176,619	143,482	80,937	None.	
Burglary	4,461	260	513,175	226	440,800	128	58	70	None.	
Guarantee	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.	
Plate Glass	9,294	563	....	858	....	6,158	4,612	1,946	None.	
Steam Boiler	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.	
Sprinkler Leakage	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.	
Automobiles	24,273	433	2,165,000	293	1,465,000	9,933	10,778	393	362	
Totals	543,837	6,474	....	5,978	....	251,200	215,929	99,610	362	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident	208,929	....	29,814,880	....	27,473,100	63,681	68,663	14,808	800	In Canada, December 31, 1912.
Sickness	31,867	....	....	....	....	8,727	8,276	3,454	None.	
Employers' Liability	467,385	....	17,361,400	....	18,089,400	244,318	192,001	190,284	None.	
Guarantee	3,851	....	1,171,900	....	1,111,150	5,500	1,140	4,360	None.	
Plate Glass	21,967	....	....	....	....	9,191	8,796	705	None.	
Totals	733,999	....	....	....	....	331,417	278,876	213,611	800	

RAILWAY PASSENGERS ASSURANCE COMPANY..

Accident	62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000	In Canada, December 31, 1912.
Sickness	15,703	....	....	....	....	7,829	8,583	1,300	None.	
Employers' Liability	67,074	330	3,293,000	303	3,023,000	30,099	23,904	14,095	None.	
Guarantee	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.	
Plate Glass	830	48	....	50	....	246	84	162	None.	
Automobile	5,510	93	....	93	....	4,179	504	2,675	1,000	
Totals	162,141	4,909	....	4,745	....	65,491	54,119	24,732	3,000	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Sickness	22,880	1,787	....	1,627	....	1,796	1,122	674	None.	In Canada, December 31, 1912.
Automobile	29,381	744	7,440,000	589	589,000	9,140	2,396	6,744	None.	
Steam Boiler	951	24	395,000	24	395,000	None.	None.	None.	None.	
Totals	53,212	2,555	....	2,240	....	10,936	3,518	7,418	None.	

TRAVELERS INSURANCE COMPANY.

Accident	226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	None.	In Canada, December 31, 1912.
Employers' Liability	185,576	1,088	10,880,000	970	9,700 000	96,003	79,074	84,192	None.	
Totals	411,866	16,274	74,053,305	12,651	59,801,580	250,499	230,269	96,193	None.	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Concluded.*

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Remarks.
	$		$		$	$	$	$	$	
Accident	6,848	757	2,996,500	646	2,837,000	885	660	225	None.	In Canada, December 31, 1912.
Sickness	3,342	210	....	188	....	572	447	125	None.	
Employers' Liability	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.	
Burglary	1,577	91	214,975	84	225,475	245	120	125	None.	
Guarantee	175,474	5,103	31,304,346	11,838	32,977,332	24,358	12,592	4,925	24,500	
Plate Glass	2,579	172	....	169	....	344	194	150	None.	
Steam Boiler	1,476	25	355,000	25	355,000	400	None.	400	None.	
Totals	247,033	7,132	....	13,685	....	46,849	21,108	20,525	24,500	

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at May 31, 1913.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	61,000	59,914	Fire.
Ætna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	287,793	268,139	Fire and Automobile.
Ætna Life Insurance Co., Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,258,697	4,937,336	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	367,433	303,777	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,472	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	122,247	106,150	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	55,967	51,042	Fire.
American Surety Company of New York	W. H. Hall, Chief Agent, Toronto	100,000	99,500	Guarantee.
Anglo-American Fire Insurance Company	H. H. Beck, Manager, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	418,533	406,043	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Secretary, Toronto	111,574	104,333	Steam Boiler.
The British America Assurance Company	W. B. Meikle, Chief Agent, Toronto	91,240	84,647	Fire and Hail.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal	55,000	53,790	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver	55,000	54,164	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Manager, Montreal	401,679	379,486	Fire.
The California Insurance Company	John McLeod, Chief Agent, Vancouver	55,000	50,586	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Secretary, Montreal	91,035	87,418	Accident, Sickness, Plate Glass and Guarantee.
The Canada Hail Insurance Company	Wm. J. Willcox, Managing Director, Winnipeg.	30,000	28,746	Hail.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg	55,000	52,250	Fire.
The Canada Weather Insurance Company	Geo. W. Hunt, Chief Agent, Toronto	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail, except with respect to property in transit on water.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,000	52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,500	Fire.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Montreal	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Canadian Surety Company	Wm. F. Hall, Chief Agent, Toronto	58,768	52,203	Guarantee.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	57,194	54,313	Life.
The Central Canada Manufacturers Mutual Fire Insurance Company	E. P. Heaton, Manager, Toronto	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,061,033	1,016,174	Fire and Life.
Confederation Life Association	J. K. Macdonald, Managing Director, Toronto.	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	125,000	123,950	Fire.
The Continental Insurance Company	Joseph Rowat, Chief Agent, Montreal	253,000	247,854	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	55,000	52,894	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	67,964	65,895	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	54,965	50,961	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited	Charles W. Hagar, General Manager, Montreal	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile...
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont.	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	Charles A. Withers, Manager, Toronto	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	Richard I. Griffin, Chief Agent, Montreal	1,021,375	940,778	Fire, Accident, Guarantee and Sickness.
The Equitable Fire and Marine	J. W. Tatley, Chief Agent, Montreal	124,073	105,035	Fire
*The Equitable Life Assurance Society of the United States	Sergeant P. Stearns, Manager, Montreal	2,213,667	2,042,809	Life.
The Equity Fire Insurance Company of Canada	Wm. G. Brown, Manager, Toronto	55,333	53,069	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	54,000	52,300	Life.
Factories Insurance Company	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto	57,000	51,307	Fire.
The Federal Life Assurance Company of Canada	Alfred N. Mitchell, Assistant General Manager, Hamilton	79,981	75,598	Life.
Fidelity and Casualty Company of New York	Bartholomew Minehan, Chief Agent, Toronto.	196,953	175,265	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York.	A. M. M. Kirkpatrick, Chief Agent, Toronto	350,300	338,776	Fire and Tornado.

Firemen's Fund Insurance Company	John H. Hunter, Chief Agent, Toronto	95,000	82,225	Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith, Chief Agent, Winnipeg	54,773	50,833	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	44,459	42,541	Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited	Thomas H. Hall, Chief Agent, Toronto	269,017	257,883	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Chief Agent, Montreal	26,000	25,098	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	Joseph A. Laurin, Chief Agent, Montreal	107,437	98,842	Fire.
German American Insurance Company	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal	342,007	315,402	Fire.
Germania Fire Insurance Company	Percy Robertson, Chief Agent, Toronto	50,000	50,000	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great-West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man	60,000	57,000	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	75,000	71,844	Life.
The Guarantee Company of North America	Henry E. Rawlings, Chief Agent, Montreal	60,000	56,900	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director, Montreal	132,487	127,780	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	683,133	639,032	Fire.
Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	640,073	606,289	Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada	J. K. McCutcheon, Managing Director, Toronto	53,500	51,841	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	389,333	362,622	Fire, Automobile and Tornado
The Hudson Bay Insurance Company	Charles E. Berg, Manager, Vancouver	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Secretary, Toronto	111,000	106,200	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada	J. K. Pickett, Manager, Toronto	243,791	232,495	Life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal	355,080	330,698	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Paul Von Szeliski, Chief Agent, Toronto	125,780	114,506	Fire.
International Casualty Company	F. Carter Cotton, Chief Agent, Vancouver	20,000	19,000	Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

---

*This Company has also $3,734,100 vested in Canadian Trustees under the InsuranceAct.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance, Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Manager for Canada, Montreal	322,133	281,789	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited	J. Gardner Thompson, Mgr. for Canada, Montreal	1,183,183	1,148,372	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto	113,900	109,209	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal	258,250	244,060	Fire and Life.
London Guarantee and Accident Co., Limited	D. W. Alexander, Manager for Canada, Toronto	313,388	302,539	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	528,096	501,310	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada	Alexander MacLean, Secretary, Toronto	99,719	98,184	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Chief Agent, Toronto, Ont.	61,500	58,482	Fire.
London Life Insurance Company	J. G. Richter, Manager, London, Ont	60,000	53,095	Life.
Loyal Protective Insurance Company	Paul Borup, Chief Agent, Montreal	27,000	25,426	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumber Insurance Company of New York	E. D. Hardy, Chief Agent, Ottawa	107,000	100,405	Fire.
The Manufacturers Life Insurance Company	G. A. Somerville, General Manager, Toronto	197,177	185,658	Life.
The Marine Insurance Company, Limited	W. J. G. Thompson, Chief Agent, Halifax	126,533	105,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	J. William Mackenzie, Chief Agent, Toronto	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	169,461	156,838	

**Metropolitan Life Insurance Co., New York	John Tilton, Chief Agent, Ottawa	9,024,012	8,419,583	Life.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg	58,159	51,863	Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, President, Montreal	60,000	57,000	Fire.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	59,500	58,251	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont	114,000	109,013	Life.
The Mutual Life and Citizen's Assurance Company, Ltd	Wilfrid Bovey, Chief Agent, Montreal	121,667	114,367	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,965,227	2,853,591	Life.
National Fire Insurance Co. of Hartford	Smith, Mackenzie & Hall, Chief Agents, Toronto	275,000	262,556	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Chief Agent, Toronto	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited	J. H. Ewart, Chief Agent, Toronto	14,600	12,381	Plate Glass.
National Surety Company	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa	Henry J. Richmond, Chief Agent, Toronto	129,553	120,849	Fire and Tornado.
††New York Life Insurance Co	Percy V. Raven, Chief Agent, Montreal	7,315,617	6,838,362	Life.
The New York Plate Glass Insurance Co	Geo. W. Pacaud, Chief Agent, Montreal	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company	J. V. Nutter, Chief Agent, Winnipeg	110,000	104,880	Fire and Tornado.
The North American Accident Insurance Company	H. E. Ridout, Chief Agent, Toronto	60,867	55,015	Accident, Sickness and Plate Glass.
North American Life Assurance Co	L. Goldman, Managing Director, Toronto	61,200	57,950	Life.
The North British and Mercantile Ins. Co	Randall J. Davidson, Manager, Montreal	1,376,666	1,290,993	Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg, Man	62,231	59,568	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	53,815	53,292	Fire.
The Northern Assurance Co., Ltd	Robt. W. Tyre, Manager, Montreal	507,600	451,390	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont	67,107	64,201	Life.
Northwestern National Insurance Company of Milwaukee, Wis	Guy M. Harris, Chief Agent, Winnipeg	89,507	80,642	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng	John B. Laidlaw, Chief Agent, Toronto	737,153	676,732	Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company	Arthur C. Baillie, Manager, Halifax, N.S	53,000	50,779	Fire.
The Occidental Fire Insurance Company	A. F. Kempton, Secretary, Wawanesa, Man	55,000	54,175	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neeley, Manager, Toronto	684,967	575,211	Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal	132,860	123,560	Insuring postal and express packages in transit in Canada
The Ontario Fire Insurance Company	J. E. Rice, Chief Agent, Calgary	50,500	50,149	Fire.

---

*This Company has also $3,200,000 vested in Canadian Trustees under the Insurance Act. **This Company has also $2,843,644 vested in Canadian Trustees under the Insurance Act. †This Company has also $4,958,910 vested in Canadian Trustees under the Insurance Act. ††This Company has also $4,308,959 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, General Manager, Vancouver	58,100	50,985	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	105,667	100,383	Fire.
‡Phœnix Assurance Co., Limited	R. MacD. Paterson and J. B. Paterson, General Agents, Montreal	1,326,747	1,209,182	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal	319,000	302,702	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	18,000	15,344	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal	181,000	165,671	Fire.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	456,167	433,305	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co. of Canada, Limited, Chief Agents, Montreal	115,340	103,421	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	1,956,085	1,826,847	Life.
Quebec Fire Assurance Co	Colin E. Sword, Secretary, Quebec	174,093	167,947	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	589,523	553,703	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	185,888	149,166	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	96,133	Life.
de Rimouski, La Compagnie d'Assurance contre l'incendie.	Napoleon Bernier, Secretary, Rimouski, P.Q.	55,000	51,680	Fire.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	387,387	318,239	Fire, Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	93,637	90,013	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	1,969,427	1,861,817	Fire and Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Chief Agent, Montreal.	55,000	52,250	Life.
The Scottish Union and National Insurance Co	Esinhart & Evans, Chief Agents, Montreal	320,644	307,095	Fire.
The Security Life Insurance Company of Canada	Joseph M. Fortier, President, Montreal	57,000	51,108	Life.
The Sovereign Fire Assurance Co., of Canada	H. S. Wilson, Managing Director, Toronto	57,500	50,786	Fire.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg	52,000	50,000	Life

Springfield Fire and Marine Insurance Co.	Joseph Murphy, Chief Agent, Toronto	312,000	288,792	Fire, Tornado and Sprinkler Leakage.
†The Standard Life Assurance Co.	D. M. McGoun, Manager, Montreal	6,622,844	6,264,184	Life
The Star Assurance Society	Alf. W. Briggs, Secretary, Toronto	194,180	176,704	Life
††The State Life Assurance Co., Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto	127,000	121,141	Life
St. Paul Fire and Marine Insurance Co.	Robt. J. Dale, Chief Agent, Montreal	231,000	216,049	Fire, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto	62,516	59,702	Life and Sickness.
Sun Insurance Office, London, Eng.	H. M. Blackburn, Manager, Toronto	451,297	425,293	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, President, Montreal	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters	Elliot G. Stevenson, Supreme Chief Ranger, Toronto	100,000	100,000	Life, Disability and Sickness on the Assessment Plan.
The Title and Trust Company	John J. Gibson, Manager, Toronto	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal	879,190	829,104	Life and Accident.
The Travellers' Indemnity Co., of Canada	Frank F. Parkins, Chief Agent, Montreal	81,000	79,379	Accident, Sickness, Steam Boiler, Automobile and Plate Glass.
The Travellers Life Assurance Company of Canada	George H. Allen, Managing Director, Montreal	55,000	52,599	Life
Underwriters at American Lloyds	Edgar D. Hardy, Chief Agent, Ottawa	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal	57,900	55,295	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	436,967	402,752	Fire.
Union Mutual Life Insurance Co. Portland, Maine	Henri E. Morin, Chief Agent, Montreal	1,655,752	1,607,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto	250,000	230,058	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	344,073	312,199	Life.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	100,000	96,235	Fire.
The Western Assurance Co.	W. B. Meikle, Managing Director, Toronto	79,220	75,187	Fire and Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

---

†This Company has also $2,006,549 vested in Canadian Trustees under the Insurance Act.

*This Company has also $2,960,000 vested in Canadian Trustees under the Insurance Act.

††This Company has also $54,000 vested in Canadian Trustees under the Insurance Act.

‡This Company has also $1,597,627 vested in Canadian Trustees under the Insurance Act.

NOTE—The *Sterling Accident and Guarantee Company of Canada* has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and has given notice that it will apply for the release of its deposit on July 7, 1913. In the case of the *Union Life Assurance Company* an order for the winding up of the Company was made on Wednesday, June 25, 1913, and subsequently, with the approval of the Court, an agreement was made whereby the Mentropolitan Life Insurance Company of New York has undertaken to reinsure all the policies of said Company.

The following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal	113,140	107,059	Life.
The Edinburgh Life Assurance Co.	F. W. Kingstone, Chief Agent, Toronto	95,667	93,317	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	153,599	Life.
National Life Insurance Company of the U. S. of America	Paul P. Powis, Chief Agent, Hamilton	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	125,000	119,881	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	91,000	86,450	Life.

STATEMENTS

OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1912.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Anglo-American Fire Insurance Company.
The Atlas Assurance Company (Limited).
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
The Central Canada Manufacturers Mutual Fire Insurance Company.
Commercial Union Assurance Company (Limited).
Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Equity Fire Insurance Company of Canada.
Factories Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
Compagnie d'Assurances Générales contre l'Incendie.
German American Insurance Company.
Germania Fire Insurance Company.
Guardian Assurance Company (Limited).
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London and Lancashire Fire Insurance Company (Limited).

The London Assurance.
The London Mutual Fire Insurance Company of Canada.
Lumber Insurance Company of New York.
The Mercantile Fire Insurance Company.
The Montreal-Canada Fire Insurance Company.
The Mount Royal Assurance Company.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Nova Scotia Fire Insurance Company.
The Occidental Fire Insurance Company.
The Ontario Fire Insurance Company.
Ottawa Assurance Company.
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phœnix Assurance Company (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
La Compagnie d'Assurance contre l'Incendie de Rimouski.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
The Scottish Union and National Insurance Company.
The Sovereign Fire Assurance Company of Canada.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
Sun Insurance Office, London, England.
Union Assurance Society (Limited).
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1912.

Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Law Union and Rock Insurance Company (Limited).
The Mount Royal Assurance Company.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—C. C. BLACKADAR. Secretary—R. K. ELLIOT.
Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by 173 of the Statutes of Nova Scotia, 1906; amended by chapter 142 of the Statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap 102), authorizing the appropriation out of the rest or accumulated profits of the Company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap 182), amending chapter 173 of Statutes of Nova Scotia, 1906, as to the investment powers of the Company and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to this date the Company's business was confined to the Province of Nova Scotia).

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 400,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company	$ 16,894 00
Loans on mortgages on real estate, first liens	25,000 00
Loans on bonds stocks or other marketable collaterals	20,000 00

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General—	Par value.	Book value.	Market value.
City of Halifax, 1913 to 1918, 4½ p. c.	$ 8,000 00	$ 8,601 25	$ 8,080 00
Dartmouth Ferry, 1915, 4½ p. c.	10,000 00	10,100 00	10,000 00
Town of Dartmouth, 1913-1926, 4½ p. c. and 4 p. c.	11,000 00	10,930 00	11,000 00
Town of Bridgewater, N.S., 1932, 4 p. c.	2,000 00	1,855 00	1,900 00
City of Halifax, Perm. Stock, 5 p. c.	30,000 00	30,500 00	37,500 00
	$ 61,000 00	$ 61,986 25	$ 68,480 00

THE ACADIA FIRE—*Continued.*

ASSETS—*Concluded.*

	Par value.	Book value.	Market value.
Held by the Company—			
Acadia Loan Corporation, 1916, 4½ p. c.	$ 5,000 00	$ 5,000 00	$ 5,000 00
Eastern Canada Savings & Loan, 1913-1914, 4½ p. c.	15,000 00	15,000 00	15,000 00
City of Halifax, School, 1917, 4½ p. c.	1,000 00	1,020 00	1,020 00
City of Halifax, debentures, 1913-1917, 4½ p. c.	24,000 00	25,803 75	24,240 00
Halifax Electric Tramway Co. 1916, 5 p. c.	10,000 00	10,050 00	10,000 00
N. S. Steel & Coal Co., 1959, 5 p. c.	4,500 00	4,365 00	4,365 00
	$ 59,500 00	$ 61,238 75	$ 59,625 00

Stocks owned and held by the company, viz.:—

Bank of British North America, 30 shares	$ 7,299 70	$ 10,147 00	$ 11,095 54
Bank of Montreal, 30 shares	3,000 00	6,741 75	7,350 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	49,048 00
Canadian Bank of Commerce, 858 shares	42,900 00	57,405 68	95,238 00
Dominion Bank, 15 shares	1,500 00	3,540 00	3,525 00
Molsons Bank, 25 shares	2,500 00	5,050 00	5,050 00
Nova Scotia Savings, Loan and Building Society, 11 shares	2,640 00	4,304 16	4,304 16
Royal Bank of Canada, 1,577 shares	157,700 00	303,956 25	350,094 00
Dartmouth Development Co.	202 50	202 50	202 50
	$ 235,942 20	$ 439,729 59	$ 525,907 20
Total par, book and market values of bonds and stocks	$ 356,442 20	$ 562,954 59	$ 654,012 20

Carried out at book value		$ 562,954 59
Cash at head office		379 93
Cash in banks, viz:—		
Royal Bank of Canada, current account	$12,889 92	
" " " branch loss account	449 89	
" " " Toronto	56 54	
" " " Winnipeg	580 60	
" " " Deposit receipts	13,000 00	
Total cash in banks		26,976 95
Deposit receipts (Eastern Canada L. & S. Co.) $10,334.67; Return premiums due by reinsuring Co. $33.45		10,368 12
Total ledger assets		$ 662,573 59

OTHER ASSETS.

Market value of stocks, bonds and debentures over book value	91,057 61
Plans, furniture and fixtures	4,000 00
Rents due	10 00
Agents' balances and premiums uncollected	15,573 54
Total assets	$ 773,214 74

THE ACADIA FIRE—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 3,775 40	
Net amount of losses, resisted in suit	1,000 00	
Total net amount of unsettled claims		$ 4,775 40
Reserve of unearned premiums $91,551.18; carried out at 80 p.c.		73,240 94
Dividends declared, but not yet due		6,000 00
Due for reinsurance		780 69
Held in trust for reinsurance		33,989 87
Amount borrowed from Montreal Trust Co		80,640 00
Taxes due and accrued		3,220 95
Total liabilities in Canada, except capital stock		$ 202,647 85

(2) *Liabilities in other Countries.*

Reserve of unearned premiums $1,304.05; carried out at 80 p.c.	$ 1,043 24
Total liabilities in other countries	$ 1,043 24
Total liabilities in all countries, except capital stock	$ 203,691 09
Excess of assets over liabilities	$ 569,523 65
Capital stock paid up	400,000 00
Surplus over liabilities and capital	$ 169,523 65

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 215,212 77	$ 3,883 18	
Deduct reinsurance, $70,475.79; and return premiums, $34,666.29	104,540 09	601 99	
Net cash received for premiums	$ 110,672 68	$ 3,281 19	
Net cash received for premiums in all countries			$ 113,953 87
Cash received for interest on investments			30,493 39
Cash received for rents			690 96
Net gain on sale of investments			52 50
Total income			$ 145,190 72

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 16,419 62	$ 3,203 87
Deduct savings, salvage and reinsurances	3,521 28	746 78
Net amount paid for said losses	$ 12,898 34	$ 2,457 09
Amount paid for losses occurring during the year	$ 116,677 74	57 87
Deduct savings, salvage and reinsurances	41,897 60	....
Net amount paid for said losses	$ 74,780 14	$ 57 87
Totals	$ 87,678 48	$ 2,514 96

THE ACADIA FIRE—*Continued.*

EXPENDITURE—*Concluded.*

Total net amount paid for losses in all countries......$	90,193 44
Dividends paid......	24,000 00
Commission or brokerage......	13,194 81
Paid for salaries Home Office Officials, $7,554.77; general and special agents, $7,121.51; directors' fees, $3,000; auditors' fees, $250; travelling expenses, $1,718.75......	19,645 03
Taxes......	3,455 78
All other expenditure, viz.:—Advertising, $709.55; furniture and fixtures, $111.36; inspections and surveys, $15; legal fees, $327.88; maps and plans, $4,661.35; postage, telegrams, telephones and express, $1,486.08; printing and stationery, $3,437.21; rents, $1,707; Underwriters' Boards, Tariff Associations, &c., $960.17; general expense, $1,527.48; Fire Depts. Patrol, etc., $23.95......	14,967 03
Premiums written off......	272 11
Total expenditure......$	165,728 20

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911......$	568,481 20
Amount of cash income as above......	145,190 72
Total......$	713,671 92
Amount of expenditure as above......	165,728 20
Balance, net ledger assets ($662,573.59, less $114,629.87 ledger liabilities) at December 31, 1912......$	547,943 72

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies......	$ 68,155 58
Amount of commission thereon......	17,234 89
Amount of losses recovered from said companies......	36,196 98
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $36,253.16; carried out at 80 per cent.	$ 29,002 53
Amount of reinsurance premiums payable to such companies ..	164 34
Amount of cash or other securities held as security for recovery of losses......	34,989 87

THE ACADIA FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.		In other countries.		Totals in all countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement....	17,224,406	242,126 25	1,966,263	25,716 06	19,190,669	267,842 31
Taken during the year, new and renewed	15,396,994	219,430 82	275,980	2,845 95	15,672,974	222,276,77
Total................	32,621,400	461,557 07	2,242,243	28,562 01	34,863,643	490,119 08
Deduct terminated.........	14,557,065	212,470 83	1,902,100	24,529 41	16,459,165	237,000 24
Gross in force at end of year..................	18,064,335	249,086 24	340,143	4,032 60	18,404,478	253,118 84
Deduct reinsured...........	5,092,105	74,911 71	86,238	1,424 50	5,178,343	76,336 21
Net in force at December 31, 1912................	12,972,230	174,174 53	253,905	2,608 10	13,226,135	176,782 63

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WM. B. CLARKE. | Secretary— E. J. SLOAN.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal. | Chief Agent in Canada—F. W. EVANS.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$5,000,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 per cent stock	$ 6,000 00	$ 6,000 00
Montreal Harbour bonds	4,000 00	3,960 00
Winnipeg City bonds, 1914—4 p.c	31,792 70	31,157 14
Town of Westmount bonds, 1938—3½ p.c	50,000 00	44,000 00
City of Hamilton bonds, 1920—4 p.c	46,000 00	45,310 00
City of Montreal bonds, 1942—4 p.c	50,000 00	50,000 00
Prov. of Manitoba debentures. 1947 and 1948—4 p.c	15,000 00	15,000 00
Toronto Mortgage Co's. debentures, 1916—4 p.c	50,000 00	49,000 00
City of Toronto Local Improvement, 1920—4 p.c	10,000 00	9,800 00
Total par and market values	$262,792 70	$254,227 14

Carried out at market value	$ 254,227 14
Agents' balances and premiums uncollected, fire, $19,826.57; other, $971.73	20,798 30
Total assets in Canada	$ 275,025 44

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 678 50	
Net amount of fire losses, unadjusted	9,761 33	
Total net amount of unsettled fire claims	$ 10,439 83	
Net amount of automobile losses, adjusted and unpaid	$ 121 95	
Net amount of automobile claims, unadjusted	2,350 00	
Net amount of automobile claims, resisted in suit	1,100 00	
Net amount of unsettled automobile claims	$ 3,571 95	
Total net amount of unsettled claims		$ 14,011 78
Reserve of unearned premiums (fire) $218,801.47; (automobile) $17,209.27; total, $236,010.74; carried out at 80 per cent		188,808 60
Taxes due and accrued		3,000 00
Total amount of all liabilities in Canada		$ 205,820 38

ÆTNA—*Continued.*

INCOME IN CANADA.

Fire risks—		
Gross cash received for premiums	$ 335,352 11	
Deduct reinsurance; and return premiums	35,872 07	
Net cash received for said premiums	$ 299,480 04	
Automobile risks—		
Gross cash received for premiums	$ 65,816 80	
Deduct reinsurance; and return premiums	24,922 14	
Net cash received for said premiums	$ 40,894 66	
Total net cash received for all premiums		$ 340,374 70
Received for interest on investments		10,261 70
Total income in Canada		$ 350,636 40

EXPENDITURE IN CANADA.

Net amount paid for fire losses occurring in previous years	$ 3,755 90	
Amount paid for fire losses occurring during the year	$ 114,770 95	
Deduct amount received for savings, salvage and reinsurance	34 57	
Net amount paid for said losses	$ 114,736 38	
Total net amount paid for fire losses		$ 118,492 28
Paid for automobile losses		20,628 34
Paid for commission or brokerage: fire, $62,853.71; automobile, $8,250.08		71,103 79
Paid for salaries, fees, &c		6,633 80
Paid for taxes: fire		3,842 37
Miscellaneous expenditure, (fire) viz.:—Printing and stationery, $47.48; postage, telegraph, express and telephones, $1,838.31; advertising $78.83; maps and plans $771.38; Underwriters' Association expenses and board dues, $2,360.02; travelling expenses, $458.09; preparing Govt. books, $300		5,854 11
Miscellaneous expenditure, (automobile), viz.:—Postage, telegrams, telephones &c, $84.55; board fees, $10		94 55
Total expenditure in Canada		$ 226,649 24

RISKS AND PREMIUMS IN CANADA.

Fire risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	15,831	$ 29,634,015	$ 382,022 35
Taken during the year, new and renewed	10,958	24,335,689	338,924 57
Total	26,789	$ 53,969,704	$ 720,946 92
Deduct terminated	9,790	21,289,819	295,327 12
Gross in force at date	16,999	$ 32,679,885	$ 425,619 80
Deduct reinsured		114,715	1,446 38
Net in force at December 31, 1912	16,999	$ 32,565,170	$ 424,173 42
Automobile risks			
Gross policies in force at date of last statement	454	$ 804,842	$ 20,375 46
Taken during the year, new and renewed	1,517	2,734,132	66,127 66
Total	1,971	$ 3,538,974	$ 86,503 12
Deduct terminated	1,281	2,128,582	52,084 58
Gross and net in force at Dec. 31, 1912	690	$ 1,410,392	$ 34,418 54

ÆTNA—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Total number of policies in force in Canada at December 31, 1912	17,689	
Total net amount in force		$33,975,562 00
Total premiums thereon		458,591 96

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 592,207 93
Loans secured by pledge of bonds, stocks or other collateral	100,000 00
Cash on hand, in trust companies and in banks	1,718,106 52
Agents' debit balances	1,627,803 99
Book value of stocks and bonds	17,662,503 34
Total ledger assets	$21,700,621 78

NON LEDGER ASSETS.

Interest accrued	95,455 28
Market value of bonds and stocks over book value	1,480,373 80
Gross assets	$23,276,450 86
Deduct assets not admitted	224,919 50
Total admitted assets	$23,051,531 36

LIABILITIES.

Net amount of unpaid losses and claims	$ 711,143 59
Amount of unearned premiums	8,364,196 73
Amount reclaimable on perpetual fire insurance policies	104,750 75
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	1,000 00
State, county and municipal taxes due or accrued	150,000 00
Balance held for Munich Reinsurance Company under contract	482,047 79
Total liabilities (except capital stock)	$ 9,813,138 86
Capital stock paid up in cash	5,000,000 00
Surplus over liabilities and capital	8,238,392 50
Total liabilities	$23,051,531 36

INCOME.

Net cash received from premiums	$ 9,574,430 79
Deposit premiums received on perpetual risks	9,753 28
Received for interest and dividends	878,137 09
Rents	25,300 00
Agents' balances charged off	44 29
Gross profit on sale or maturity of bonds and stocks	65,946 68
All other income	10,854 33
Total income	$10,564,466 46

ÆTNA—*Concluded.*

General Business Statement for the Year ending December 31, 1912. —*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 4,977,974 59
Expenses of adjustment and settlement of losses	57,195 14
Cash dividends paid stockholders	800,000 00
Commissions or brokerage	1,856,453 32
Deposit premiums returned	3,396 60
Salaries $189,820.52; and expenses $142,423.23; of special and general agents	332,243 75
Salaries, fees and all other charges of officers, directors, trustees, home and branch office employees	398,236 87
Rents	63,993 10
Taxes on real estate	9,709 25
State taxes on premiums, Insurance Department licenses and fees	181,792 15
Underwriters' boards and tariff associations	81,598 77
Fire department, fire patrol and salvage corps assessments, fees and expenses	19,646 30
Inspections and surveys	68,788 24
All other licenses, fees and taxes	221,476 67
Agents' balances charged off	2,287 64
Gross loss on sale or maturity of bonds and stocks	51,378 00
Gross decrease, by adjustment, in book value of bonds	550 00
Paid Munich Reinsurance Company for interest on balance	19,076 50
All other expenditure	251,891 13
Total expenditure	$ 9,397,688 02

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$ 919,866,362 00
Premiums thereon	10,897,136 61
Amount of policies terminated—Fire	828,906,166 00
Premiums thereon	9,979,857 95
Net amount in force at the end of the year—Fire	1,314,426,924 00
Premiums thereon	15,030,831 99
Net amount in force at end of year—Marine and Inland	$ 37,483,846 00
Premiums thereon	835,609 45
Perpetual risks in force at end of year—Fire	$ 5,044,394 00
Deposits thereon	116,389 72

ALLIANCE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—Rt. Hon. Lord ROTHSCHILD. | General Manager — ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—
THOS. D. BELFIELD.

Head Office in Canada—
39 St. Sacrament St., Montreal.

(Established, August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for	$26,523,333 33
Amount paid up in cash	4,866,666 67

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia 3 per cent stock—1941	$ 109,500 00	$ 88,695 00
Grand Trunk Pacific Railway 3 per cent bonds—1962	257,933 33	201,188 00
Total	$ 367,433 33	$ 289,883 00

Carried out at market value	$ 289,883 00
Cash at head office in Canada	3,564 67
Cash in bank of Montreal	5,230 98
Agents' balances and premiums uncollected ($58.90 on business prior to Oct. 1, 1912)	18,007 86
Office furniture and plans	5,000 00
Total assets in Canada	$ 321,686 51

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses	$ 4,244 00
Reserve of unearned premiums, $169,594.21; carried out at 80 per cent	135,675 37
Salaries and rents, &c., due and accrued	520 00
Taxes due and accrued	2,280 55
Total liabilities in Canada	$ 142,719 92

INCOME IN CANADA.

Gross cash received for premiums	$235,504 89
Deduct reinsurance, $6,107.97; and return premiums, $22,712.56	28,820 53

Net cash received for premiums	$ 206,684 36
Received for interest, on deposit, paid direct to head office	11,023 00
Total income in Canada	$ 217,707 36

ALLIANCE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 7,761 00	
Deduct savings and salvage	931 67	
Net amount paid for said losses	$ 6,829 33	
Amount paid for losses occurring during the year	$ 97,143 54	
Deduct savings, salvage and reinsurance	1,927 89	
Net amount paid for said losses	$ 95,215 65	
Total net amount paid for losses		$ 102,044 98
Commission or brokerage		40,217 57
Head Office salaries, $12,836.27; directors' fees, $120; auditors, $300; travelling expenses, $152		13,408 27
Taxes		4,250 50
Miscellaneous payments, viz.:—Rents, $3,355; postage, telegrams, telephones and express, $1,057.89; printing and stationery, $2,417.10; advertising, $6 ; general expenses, $993.78; legal expenses, $162.50; maps and plans, $1,850.13; Underwriters' Boards, &c., $1,918.66		11,761 06
Total expenditure in Canada		$ 171,682 38

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 31,032,494	$ 308,091 67
Policies taken during the year, new and renewed	23,510,911	235,788 24
Total	$ 54,543,405	$ 543,879 91
Deduct terminated	20,568,051	206,918 46
Gross in force at end of year	$ 33,975,354	$ 336,961 45
Deduct reinsured	994,734	9,341 29
Net in force at December 31, 1912	$ 32,980,620	$ 327,620 16

(*For General Business Statement, see Appendix.*)

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDW. T. CAMPBELL. | Secretary—B. G. CHAPMAN, JR.
Principal Office—St. Louis, Mo.
Head Office in Canada—Winnipeg. | Chief Agent in Canada—W. P. FESS.

(Incorporated February, 1853. Dominion license issued December 17, 1912).

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Brandon debentures, 1942, 4½ p.c.	$ 25,000 00	$ 23,082 50
Town of Selkirk, Man., L. I. debentures, 1945-1959, 5 p.c.	5,000 00	4,700 00
City of Winnipeg, Cons. L. I. debentures, 1928, 4 p.c.	10,000 00	9,700 00
City of Fort William, debentures, 1937, 4½ p.c.	24,820 00	23,579 00
City of Toronto, debentures, 1949, 4 p.c.	26,766 67	25,428 34
Total par and market values	$ 91,586 67	$ 86,489 84

Carried out at market value	$ 86,489 84
Interest accrued	1,491 32
Agents' balances and premiums outstanding ($362.42 was on business issued prior to Oct. 1, 1912)	10,202 58
Total assets in Canada	$ 98,183 74

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 91 01	
Net amount of losses, unadjusted	388 17	
Total net amount of unsettled claims for losses		$ 479 18
Reserve of unearned premiums, $45,378.70; carried out at 80 per cent		36,302 96
Total liabilities in Canada		$ 36,782 14

AMERICAN CENTRAL—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 81,018 31	
Deduct reinsurance, $2,233.34; and return premiums, $13,069.92	15,303 26	
Net cash received for premiums		$ 65,715 05
Received for interest on investments		400 00
Total income in Canada		$ 66,115 05

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 2,768 98	
Amount paid for losses occurring during the year	9,297 51	
Total net amount paid for losses		$ 12,066 49
Paid for commission or brokerage		12,094 30
Salaries of agents, $1,573.33; travelling expenses, $674.34		2,247 67
Taxes		956 03
Miscellaneous payments, viz.:—Advertising, $11; legal fees, $5.10; maps and plans, $63.07; postage, telegrams, telephones and express, $431.67; printing and stationery, $56.30; board fees, $161.37; R. G. Dunn subscription, $67.20		795 71
Total expenditure in Canada		$ 28,160 20

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 824,015 00	$ 33,747 92
Taken during the year, new and renewed	4,817,658 00	84,683 71
Total	$5,641,673 00	$ 118,431 63
Deduct terminated	884,540 00	32,578 07
Gross in force at end of year	$4,757,133 00	$ 85,853 56
Deduct reinsured	167,238 00	2,901 71
Net in force at December 31, 1912	$4,589,895 00	$ 82,951,85

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Mortgage loans on real estate	$ 35,639 61
Loans on bonds, stocks, &c	297,885 62
Book value of bonds and stocks	4,432,011 21
Cash on hand, in trust companies and in banks	328,495 60
Agents' balances and bills receivable	701,868 62
Total ledger assets	$ 5,795,900 66

AMERICAN CENTRAL—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

NON-LEDGER ASSETS.

Interest accrued	$ 24,005 52
Market value of bonds and stocks over book value	61,719 09
Gross assets	$ 5,881,685 27
Deduct assets not admitted	332,406 08
Total admitted assets	$ 5,549,279 19

LIABILITIES.

Net amount of unpaid losses and claims	$ 292,330 32
Total unearned premiums	2,702,040 05
Dividends due and unpaid	868 48
Salaries, rents, expenses, bills, accounts, &c., due and accrued	3,549 29
Taxes due and accrued (estimated)	35,000 00
Commissions, brokerage, &c., due or accrued	105,215 92
Total liabilities, excluding capital stock	$ 3,139,004 06
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	410,275 13
Total liabilities	$ 5,549,279 19

INCOME.

Total premium income	$ 3,241,134 99
Interest and dividends	228,140 76
Gross profit on sale or maturity of bonds	6,292 50
All other income	30 00
Total income	$ 3,475,598 25

DISBURSEMENTS.

Net amount paid for losses	$ 1,686,604 77
Expenses of adjustment and settlement of losses	23,399 04
Paid stockholders for interest or dividends	240,000 00
Commissions or brokerage	589,188 95
Allowances to local agencies for miscellaneous agency expenses	103,646 59
Salaries, $116,707.29; and expenses, $67,295 68, of special and general agents	184,002 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees	101,406 75
Rents	15,346 79
Underwriter's boards and tariff associations	33,102 98
Fire department, patrol and salvage corps assessments, &c.	5,734 01
Inspections and surveys	20,999 04

AMERICAN CENTRAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Concluded.*

DISBURSEMENTS—*Concluded.*

State taxes on premiums, Insurance department licenses and fees	$ 76,889 36
All other licenses, fees and taxes	49,892 08
Gross loss on sale or maturity of bonds and stocks	15,182 35
All other disbursements	95,474 69
Total disbursements	$ 3,240,870 37

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$405,344,478 00
Premiums thereon	4,719,757 75
Amount of policies terminated during the year	319,722,321 00
Premiums thereon	4,011,106 15
Net amount in force at December 31, 1912	493,224,059 00
Premiums thereon	5,173,221 81

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—P. L. HADLEY. | Secretary—C. W. BAILEY.

Principal Office—Newark, N. J.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—C. S. RILEY.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto Cons. debentures, 1948, 4 p.c.	$ 55,966 67	$ 53,168 33

Carried out at market value	$ 53,168 33
Interest due	1,119 33
Agents' balances and outstanding premiums	9,107 17
Total assets in Canada	$ 63,394 83

LIABILITIES IN CANADA.

Reserve of unearned premiums, $9,761.48; carried out at 80 per cent	$ 7,809 18
Total liabilities in Canada	$ 7,809 18

INCOME IN CANADA.

Gross cash received for premiums	$ 10,011 17	
Deduct return premiums	1,396 56	
Net cash received for said premiums		$ 8,614 61
Received for interest on investments, &c		1,119 30
Total income in Canada		$ 9,733 91

THE AMERICAN—*Continued.*

EXPENDITURE IN CANADA.

Paid for commission or brokerage	$	5,144 98
Taxes		1,381 00
Miscellaneous payments:—Fire departments, patrol and salvage corps assessments, etc., $123.55; maps and plans, $95; postage, telegrams, telephones and express, $7.15; printing and stationery, $263.51; exchange, $2		491 21
Total expenditure in Canada	$	7,017 19

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year, new and renewed	$ 1,094,550	$ 19,118 34
Deduct terminated	95,400	1,719 89
Gross and net in force at December 31, 1912	$ 999,150	$ 17,398 45

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$	468,000 00
Mortgage loans on real estate		1,757,740 75
Book value of bonds and stocks		6,531,679 77
Cash on hand, in banks, and in trust companies		322,581 06
Agents' balances and bills receivable		915,781 59
Total ledger assets	$	9,995,783 17

NON LEDGER ASSETS.

Interest due and accrued		84,890 77
Rents due		34 45
Gross assets	$	10,080,708 39
Deduct assets not admitted		214,533 82
Total admitted assets	$	9,866,174 57

LIABILITIES.

Net amount of unpaid losses and claims	$	394,449 29
Total unearned premiums		4,780,327 23
Dividends due and unpaid		70,111 00
Salaries, rents, expenses, bills, &c., due or accrued (estimated)		2,500 00
Taxes due or accrued (estimated)		40,000 00
Commissions, brokerage, etc., due or to become due		143,684 53
Special reserve fund		300,000 00
Total liabilities, except capital stock	$	5,731,072 05
Capital stock paid up in cash		1,000,000 00
Surplus over all liabilities including capital stock		3,135,102 52
Total liabilities	$	9,866,174 57

THE AMERICAN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Concluded.*

INCOME.

Net cash received for premiums	$ 3,934,061 69
Interest and dividends	369,771 73
Rents	26,242 65
Agents' balances previously charged off	24 36
Gross profit on sale or maturity of stocks	4,993 13
Toatl income	$ 4,335,093 56

DISBURSEMENTS.

Net amount paid for losses	$ 1,878,922 18
Expenses of adjustment and settlement of losses	53,203 47
Interest or dividends to stockholders	240,054 00
Commissions or brokerage	971,156 59
Salaries, $70,144.22; and expenses, $45,035.13, of special and general agents	115,179 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees	170,388 51
Rents	18,204 34
Underwriters' boards and tariff associations	24,057 07
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses	31,526 50
Inspections and surveys	27,159 71
Taxes on real estate	8,013 53
State taxes on premiums, Insurance department licenses and fees	86,267 10
All other licenses, fees and taxes	13,613 38
Agents' balances charged off	777 27
Gross decrease by adjustment in book value of bonds and stocks	28,596 64
All other disbursements	108,586 56
Total disbursements	$ 3,775,706 20

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$555,277,045 00
Premiums thereon	5,581,257 76
Amount of policies terminated during the year	486,620,210 00
Premiums thereon	5,204,705 26
Net amount in force at December 31, 1912	909,284,106 00
Premiums thereon	9,071,131 52

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chief Agent in Canada—ROBERT KEY.	Secretary—EDWARD E. HALL.
Principal Office—New York.	Head office in Canada—Montreal.

(Formed April 20, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

Bonds and debentures deposited with the Receiver General, viz.:—

	Par value.	Market value.
State of Massachusetts, 1935, 3½ p. c.	$ 30,000 00	$ 29,700 00
State of New York, 1960, 4 per cent	25,000 00	25,250 00
City of Toronto, 1948, 4 per cent	21,900 00	20,805 00
Total par and market values	$ 76,900 00	$ 75,755 00

Carried out at market value	$ 75,755 00
Interest accrued	1,463 00
Agents' balances and premiums uncollected	3,030 24
Net amount of outstanding premiums (sprinkler leakage)	980 85
Total assets in Canada	$ 81,229 09

LIABILITIES IN CANADA.

Net amount of unadjusted claims (sprinkler leakage)	$ 45 00
Total reserve of unearned premiums: fire, $7,099.31; sprinkler leakage, $7,938.75; total, $15,038.06; carried out at 80 per cent	12,030 45
Due for return premiums: fire, $653.59, sprinkler leakage, $110.94.	764 53
Taxes due and accrued: fire, $312; sprinkler leakage, $288.	600 00
Total liabilities in Canada	$ 13,439 98

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 15,553 58	
Deduct return premiums	2,125 28	
Net cash received for said premiums	$ 13,428 30	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 14,307 11	
Deduct return premiums	1,296 70	
Net cash received for said premiums	$ 13,010 41	
Total net cash received for all premiums		$ 26,438 71
Received for interest on investments: fire, $1,521.52; sprinkler leakage, $1,404.48		2,926 00
Total income in Canada		$ 29,364 71

AMERICAN LLOYDS—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for claims occurring during the year	$	1,319 63
Deduct savings and salvage		5 18
Net amount paid for said losses	$	1,314 45

Sprinkler leakage Risks.

Net amount paid for losses occurring in previous years	$	2,287 35
Amount paid for losses occurring during the year	$	14,534 87
Deduct salvages and reinsurance		1,500 00
Net amount paid for said losses	$	13,034 87
Total net amount paid for said losses	$	15,322 22

Total net amount paid for losses	$	16,636 67
Paid for commission or brokerage: fire, $3,376.57; sprinkler leakage, $4,122.42		7,498 99
Paid for taxes: fire, $146.97; sprinkler leakage, $135.67		282 64
Paid for Insurance department fees: fire, $163.80; sprinkler leakage, $151.20		315 00
Total expenditure in Canada	$	24,733 30

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No	Amount.	Premiums thereon.
Gross policies in force at date of last statement	71	$ 2,095,405	$ 11,069 67
Taken during the year—new and renewed	148	3,604,015	16,752 47
Total	219	$ 5,699,420	$ 27,822 14
Deduct terminated	109	2,613,242	13,623 53
Gross and net in force at December 31. 1912	110	$ 3,086,178	$ 14,198 61
Sprinkler Leakage Risks.			
Gross policies in force at date of last statement	149	$ 1,819,510	$ 9,444 43
Policies taken during the year—new	69	486,000	2,979 57
Policies taken during the year—renewed	188	1,924,795	11,643 79
Total	406	$ 4,230,305	$ 24,067 79
Deduct terminated	180	2,052,005	10,835 59
Gross and net in force at December 31, 1912	226	$ 2,178,300	$ 13,232 20

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$	266,582 42
Received for interest and dividends		35,271 26
Gross profit on sale or maturity of bonds		19,502 50
All other income		23,000 00
Total income	$	344,356 18

AMERICAN LLOYDS—*Continued.*

General Business Statement for the Year ending December 31, 1912. — *Continued.*

DISBURSEMENTS.

Net amount paid for losses	$	120,251 79
Expenses of adjustment and settlement of losses		2,326 01
Paid stockholders for interest or dividends		54,623 05
Commissions or brokerage		89,381 65
Inspections and surveys		21 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees		5,295 00
Underwriters' boards and tariff associations		1,471 46
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses		2,060 33
State taxes on premiums, Insurance department licenses and fees		2,937 07
All other licenses, fees and taxes		654 63
Gross loss on sale or maturity of bonds		902 50
All other expenditure		122,348 31
Total expenditure	$	402,273 35

LEDGER ASSETS.

Book value of bonds	$	863,967 19
Cash in trust companies and banks		38,762 82
Agents' balances		37,428 87
Total ledger assets	$	940,158 88

NON LEDGER ASSETS.

Interest accrued		8,029 67
Gross assets	$	948,188 55
Deduct assets not admitted		21,793 22
Total admitted assets	$	926,395 33

LIABILITIES.

Net amount of unpaid losses and claims	$	3,714 47
Total unearned premiums		159,033 31
State, County and Municipal taxes due or accrued		3,000 00
Reinsurance, $4,087.42; return premiums, $3,516.25		7,603 67
Underwriters' deposits		108,000 00
Total liabilities, excluding capital stock	$	281,351 45
Surplus over all liabilities		645,043 88
Total liabilities	$	926,395 33

AMERICAN LLOYDS—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

RISKS AND PREMIUMS (FIRE RISKS).

Amount of policies written or renewed during the year	$57,950,237 00
Premiums thereon	335,719 64
Amount of policies terminated during the year	56,300,765 00
Premiums thereon	319,088 23
Net amount of policies in force at December 31, 1912	47,680,589 00
Premiums thereon	287,552 83

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—E. E. A. DuVernet.
Vice-President and Manager—
H. H. Beck.

Secretary—J. W. Rutherford.
Principal Office—Toronto.

(Incorporated, March 13, 1899, by letters patent under the Ontario Insurance Act, Amended in 1906. Commenced business March, 1899, Dominion license issued August 1, 1900.)

CAPITAL.

*Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	274,680 00
Amount paid up in cash	142,760 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens			$ 900 00
Bonds and debentures owned by the company:—			
In deposit with the Receiver General:—	Par value	Book and Market value.	
Town of Ingersoll debentures, 1919, 4 per cent	$ 10,726 26	$ 10,788 80	
Canadian Northern Railway Bonds, 1930, 4 per cent	40,393 33	41,840 91	
Total par, book and market values	$ 51,119 59	$ 52,629 71	
Owned and held by the company:—			
City of Victoria, 1915, 4 per cent	$ 10,000 00	$ 9,969 60	
Town of Lethbridge, 1913 to 1933, 5 per cent	9,545 46	9,751 81	
City of Calgary, 1921, 4 per cent	5,000 00	4,879 59	
Town of Portage la Prairie, 1945, 5 per cent	5,000 00	5,377 40	
City of Moosejaw, 1954, 5 per cent	4,901 22	5,264 60	
Municipality of Lorne, 1912 to 1918, 5 per cent	2,500 00	2,500 00	
Town of Kenora, 1926, 4½ per cent	3,417 59	3,379 10	
City of Grand Forks, 1919, 5 per cent	5,000 00	5,000 00	
Town of Port Arthur, 1930, 4 per cent	10,000 00	9,332 54	
City of Strathcona, 1927, 6 per cent	9,770 89	9,980 42	
City of St. Boniface, 1928, 5 per cent	6,000 00	5,897 40	
Total held by the company	$ 71,135 16	$ 71,332 46	
Total par, book and market values	$ 122,254 75	$ 123,962 17	
Carried out at book and market value			123,962 17

---

*An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to $168,200, the amount paid thereon to $89,760 and the par value of the shares from $100 to $40 each, the amount of capital authorized remaining as before, at $1,000,000.

ANGLO-AMERICAN FIRE—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the company, viz.:—

	Par value.	Book value
11,383 shares Montreal-Canada Fire Ins. Co.	$ 56,915 00	$ 111,457 50
100 shares Union Trust Co.	10,000 00	17,500 00
Total par and book values	$ 66,915 00	$ 128,957 50

Carried out at book value		$ 128,957 50
Cash at head office		9,495 38
Cash in banks, viz.:—.		
Royal, Toronto	$ 124 16	
Union Bank, Montreal	1,395 50	
Union Bank, Toronto	9,666 15	
Standard Bank, Toronto	128 48	
Royal Bank, Jamaica	117 06	
Union Trust Co., Toronto	885 09	
Union Trust Co., Winnipeg	2,028 82	
Total cash in banks		14,345 26
Agents' accounts paid by time drafts		4,746 23
Net ledger assets		$ 282,406 54

OTHER ASSETS.

Interest accrued	$ 658 53
Agents' balances ($4,378.99 on business prior to Oct. 1, 1912)	31,605 75
Amount due for reinsurance	23,250 73
Office furniture, $2,068.25; plans, $9,445.08	11,513 33
Other assets	13 44
Gross assets	$ 349,448 32
Deduct for bad or doubtful assets, stocks, &c	18,000 00
Net assets	$ 331,448 32

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 13,974 14	
Net amount of losses, resisted, in suit	4,000 00	
Total net amount of unsettled claims for fire losses		$ 17,974 14
Reserve of unearned premiums, $186,198.73; carried out at 80 per cent		148,958 98
Reinsurance premiums due		73 06
Taxes due and accrued		1,608 68
Total liabilities in Canada		$ 168,614 86

ANGLO-AMERICAN FIRE—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Net amount of losses, resisted in suit	$ 3,250 22
Reserve of unearned premiums, $152.03; carried out at 80 per cent	121 62
Total liabilities outside of Canada	$ 3,371 84
Total liabilities in all countries, (except capital stock)	$ 171,986 70
Excess of assets over liabilities	$ 159,461 62
Capital stock paid up in cash	142,760 00
Surplus over liabilities and capital	$ 16,701 62

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 310,933 87	$ 6,460 19
Deduct reinsurance, $71,255.90; return premiums, $65,519.87	130,492 43	6,283 34
Net cash received for said premiums	$ 180,441 44	$ 176 85

Total net cash received for premiums in all countries	$ 180,618 29
Received for interest on investments	11,472 12
Total	$ 192,090 41
Received for calls on capital	31,932 00
Total income	$ 224,022 41

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for losses occurring in previous years	$ 29,107 03	$ 7,125 28
Deduct savings and salvage	4,535 77	1,284 45
Net amount paid for said losses	$ 24,571 26	$ 5,840 83
Amount paid for losses occurring during the year	$ 169,873 90	$ 21,855 69
Deduct savings, salvage and reinsurance	73,401 07	23,252 90
Net amount paid for said losses	$ 96,472 83	$ −1,397 21
Total net amount paid for losses	$ 121,044 09	$ 4,443 62

Total net amount paid for losses in all countries	$ 125,487 71
Commission or brokerage	36,945 67
Salaries, $17,372.75; directors' fees, $1,820; travelling expenses, $356.30; auditors' fees, $600; agents' bonuses, $1,357.11	21,506 16

ANGLO-AMERICAN FIRE—*Continued.*

EXPENDITURE—*Concluded.*

Taxes, $3,230.02; Government fees and license, $1,312.32........$	4,542 34
Miscellaneous payments, viz.:—General expenses, $2,032.31; postage, telegrams, telephones and express, $1,834.69; lighting, $59.22; revision of plans, $25.55; rent, $2,755.81; advertising, $661.25; exchange, $288.59; Goad's plans, (less furniture, $4) $141.12, inspections and surveys, $4,792.44; printing and stationery, $2,903.26; legal fees, $175.13........	15,669 37
Total expenditure............................$	204,151 25

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911................$	262,535 38
Income as above..	224,022 41
Total......................................$	486,557 79
Expenditure as above..	204,151 25
Balance, net ledger assets, December 31, 1912..................$	282,406 54

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.......$	52,832 59
Amount of commission thereon..................................	13,208 15
Amount of losses recovered from said companies................	51,012 40

Reserve of unearned premiums on all risks reinsured in unlicensed companies, $30,148.45; carried out at 80 per cent..........$	24,118 76
Amount of losses due and recoverable from such companies......	21,836 66
Amount of cash or other securities held as security for recovery of losses..	33,287 12

ANGLO-AMERICAN FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at December 31, 1911	32,984	37,543,948	479,247 95	1,894	1,219,486	20,230 75	34,878	38,763,434	499,478 70
Taken during year—new	12,352	15,510,142	231,082 39	370	414,918	4,553 08	12,722	15,925,060	235,635 47
" " renewed	4,949	6,100,819	83,249 16	43	35,500	396 84	4,992	6,136,319	83,646 00
Total	50,285	59,154,909	793,579 50	2,307	1,669,901	25,180 67	52,592	60,824,813	818,760 17
Deduct terminated	20,051	23,609,821	340,591 35	1,062	1,599,375	24,703 69	21,113	25,209,196	365,295 04
Gross in force at end of year	30,234	35,545,088	452,988 15	1,245	70,529	476 98	31,479	35,615,617	453,465 13
Deduct reinsured	......	5,519,247	87,993 92	......	15,707	147 57	......	5,534,954	88,141 49
Net in force at December 31, 1912	30,234	30,025,841	364,994 23	1,245	54,822	329 41	31,479	30,080,663	365,323 64

THE ATLAS ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—HERBERT BROOKS.
Gen. Man. and Sec.—SAMUEL J. PIPKIN.
Chief Agent in Canada—M. C. HINSHAW

Principal Office—London, Eng.
Head Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	2,200,000	$10,706,666 67
Amount paid up in cash		264,000	1,284,800 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
Canada 3½ per cent inscribed stock, 1909-1934	$ 82,733 33	$ 80,065 20
Newfoundland Govt. 4 per cent inscribed stock, 1913-1938	48,666 67	49,396 67
Victorian Govt. 4 per cent inscribed stock, 1919	58,400 00	58,983 97
Canada 3½ per cent stock, 1909-1934	102,200 00	98,904 05
Canada 3½ per cent registered stock, 1930-50	24,333 33	23,914 61
Grand Trunk Pacific 1st Mtge. Bonds, 1939, 4 p.c.	24,333 34	23,360 00
Grand Trunk Pacific 1st Mtge. Bonds, 1962, 3 p.c.	48,666 67	38,333 10
Total par and market values	$ 389,333 34	$ 372,957 60

Carried out at market value		$ 372,957 60
Cash at Winnipeg office		294 68
Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 23,405 47	
Union Bank of Canada, Winnipeg	11,229 79	
Total cash in banks		34,635 26
Agents' balances and premiums uncollected		46,816 52
Office furniture, plans, &c		5,000 00
Interest accrued		1,310 50
Total assets in Canada		$ 461,014 56

LIABILITIES IN CANADA.

Net amount of unsettled unadjusted claims for losses	$ 5,502 25
Reserve of unearned premiums, $383,456.86; carried out at 80 per cent	306,765 49
Taxes due and accrued	4,000 00
Total liabilities in Canada	$ 316,267 74

THE ATLAS ASSURANCE COMPANY—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 566,283 77	
Deduct reinsurance, $6,145.46; return premiums &c., $63,022.69	69,168 15	
Net cash received for premiums		$ 497,115 62
Received for interest on stocks (paid direct to head office)		14,039 44
Interest on bank deposits		138 83
Total income in Canada		$ 511,293 89

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 19,611 66	
Amount paid for losses occurring during the year	$ 274,897 58	
Deduct amount received for reinsurance	113 18	
Net amount paid for said losses	$ 274,784 40	
Total net amount paid for losses		$ 294,396 06
Commission or brokerage		97,548 71
Paid for:—Salaries, head office officials, $27,627.39; auditors' fees, $400; travelling expenses (officials) $4,637.19		32,664 58
Taxes		6,847 95
Miscellaneous payments, viz.:—Advertising, $1,236.63; rent, $3,193.20; maps and plans, $2,092.21; office charges, $5,040.32; postage, express, telephones and telegrams, $1,002.15; underwriters' Association and tariff charges, $4,118.73; stationery and printing, $3,394.26; legal fees, $20; fire departments, patrol and salvage corps assessments, $519.47; agents' bad debts, $586.84		21,203 81
Total expenditure in Canada		$ 452,661 11

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 54,464,415	$ 682,659 22
Taken during the year—new and renewed	44,353,141	580,486 10
Total	$ 98,817,556	$1,263,145 32
Deduct terminated	38,106,459	512,137 45
Gross in force at end of year	$ 60,711,097	$ 751,007 87
Deduct reinsured	805,647	8,617 66
Net in force, December 31, 1912	$ 59,905,450	$ 742,390 21

(*For General Business Statement, see Appendix.*)

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. GEO. A. COX.
Vice-President—W. R. BROCK.
Secretary—E. F. GARROW.
General Manager—W. B. MEIKLE.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 6 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic, Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII., Chap. 90, and in 1904 by 4 Edward VII., Chap. 51, and in 1906 by 6 Edward VII., Chap. 64, and in 1907 by 6-7 Edward VII., Chap. 65. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized	$ 3,000,000 00
Amount subscribed for	1,400,000 00
Amount paid up in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company, viz.:—	
Company's premises, corner Front and Scott streets, Toronto	$ 182,484 58
Amount secured by way of loans on real estate, by bond or mortgage, first liens	4,200 00

Stocks and bonds owned by the company:—

In deposit with the Receiver General:—	Par value.	Market value.
City of St. Catharines, 1919, 4 p.c.	$ 15,000 00	$ 14,475 00
" Montreal, 1925, 4 p.c.	5,000 00	4,810 00
" London, Ont., 1921, 4 p.c.	9,000 00	8,657 83
" Winnipeg, Man., 1917-1938, 4 and 3½ p.c.	9,000 00	7,755 00
" Vancouver, B.C., 1945, 4 p.c.	3,000 00	2,760 00
Central Canada Loan and Savings Co., debentures, 60 days' notice, 4 p.c.	21,400 00	21,400 00
Total in deposit with Receiver General	$ 62,400 00	$ 59,857 83

BRITISH AMERICA—*Continued.*

ASSETS—*Continued.*

Held at Company's Head Office—			
Prov. New Brunswick, 1921, 4 p.c.	$ 10,000 00	$ 9,650 00	
" " 1938, 3 p.c.	5,840 00	4,672 00	
Total	$ 15,840 00	$ 14,322 00	
Mexican Government 1920, 5 p.c. deposited in Mexico	$ 25,000 00	$ 22,500 00	
Held with Insurance Departments or with Trustees in the United States—			
Georgia State Bonds, 1915, 4½ p.c.	$ 10,000 00	$ 10,121 00	
Province of Manitoba, 1930, 4 p.c.	5,000 00	4,850 00	
New Mexico Territory 1925, 5 p.c.	10,000 00	10,247 00	
New York State Highway Imp., 1958, 4 p.c.	5,000 00	5,050 00	
Greenhill Co., South Carolina, 1933, 4½ p.c.	5,000 00	5,000 00	
City of London, Ont., 1916-1921, 4 p.c.	150,000 00	144,297 17	
" Brooklyn, N.Y., 1936, 3½, p.c.	30,000 00	26,400 00	
" Cleveland, Ohio, 1923, 4 p.c.	100,000 00	100,440 00	
" Kingston, Ont., 1919-1925, 4½ p.c.	20,000 00	19,600 00	
" New York, 1919-1941, 3½ p.c.	175,000 00	165,800 00	
" New York, 1959, 4 p.c.	75,000 00	71,250 00	
" Richmond, Va., 1924-1927, 4 p.c.	26,300 00	25,116 50	
" Riverside, 1923-1935, 5 p.c.	25,000 00	26,187 50	
" Toledo, 1919, 4½ p.c.	10,000 00	10,420 00	
Canadian Northern Ry. Con., 1930, 4 p.c.	40,393 34	39,181 53	
Imperial Rolling Stock Co., 1920,, 4½ p.c.	64,000 00	61,804 80	
Suburban Rapid Transit Co., 1938, 5 p.c.	22,000 00	21,780 00	
West Shore Railway, 2361, 4 p.c.	12,000 00	11,700 00	
Central Canada Loan and Savings Co., 1913-1971, 4 p.c.	365,000 00	365,000 00	
Provincial, Light, Heat and Power, 1946, 5 p.c.	53,000 00	54,325 00	
Toronto General Trusts Corp'n Investment Receipt, 1913, 4 p.c.	12,000 00	12,000 00	
Toronto Savings and Loan Co., 4 p.c. 1915	50,000 00	50,000 00	
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.	1,500 00	1,575 00	
Eastern Canada Savings & Loan Co., 1922, 4½ p.c.	5,000 00	5,000 00	
Porto Rico Reg'd. 1909 Bonds, 1932, 4½ p.c.	10,000 00	10,200 00	
Total par and market values	$1,281,193 34	$1,257,345 50	
Totals in all countries	$1,384,433 34	$1,354,025 33	
Carried out at market value			$ 1,354,025 33
Stocks owned by the Company—			
110 shares Dominion Savings and Invt. Soc.	$ 5,500 00	$ 4,235 00	
7,264 shares Western Assurance Co., stock	145,280 00	72,640 00	
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock)	10,000 00	14,000 00	
43 shares Illinois Central Ry. (common stock)	4,300 00	5,461 00	
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	14,000 00	
200 shares Great Northern Ry. (preferred stock)	20,000 00	26,200 00	
Total par and market values	$ 195,080 00	$ 136,536 00	
Carried out at market value			136,536 00
Cash at head office			225 66
Cash in banks, viz.:—			
Canadian Bank of Commerce, New York, $218,585.89 less overdraft Toronto Branch, $125,803.24		$ 92,782 65	
Corn Exchange National Bank, Chicago		9,940 64	
Total cash in banks			102,723 29
Total ledger assets			$ 1,780,194 86

BRITISH AMERICA—*Continued.*

OTHER ASSETS.

Interest accrued	$ 22,219 42
Rents due	425 00
Agents' balances, ($10,321.59 on business written prior to Oct. 1, 1912)	264,618 51
Bills receivable ($125.60 overdue)	545 47
Plans	10,916 83
Due for reinsurance losses	3,575 81
Total assets	$ 2,082,495 90

LIABILITIES.

(1) Liabilities in Canada.

Net amount of unsettled claims for fire losses in Canada (of which $3,520 accrued prior to 1912)	$ 45,635 00
Reserve of unearned premiums, fire, $433,934.71; carried out at 80 per cent	347,147 77
Dividends declared and due, but unpaid	5,957 10
Taxes due and accrued	5,236 28
Due for directors' fees	5,130 00
Total liabilities in Canada	$ 409,106 15

(2) Liabilities in other Countries.

Net amount of fire losses, unadjusted	$ 118,818 33	
" " resisted, in suit	17,098 00	
Total net amount of unsettled fire losses in other countries (of which $22,331.74 accrued prior to 1912)		$ 135,916 33
Reserve of unearned premiums, fire, $1,052,303.38; carried out at 80 per cent		841,842 70
Taxes due and accrued		16,416 85
Due and accrued for salaries, rent, &c		4,207 60
Total liabilities in other countries		$ 998,383 48
Total liabilities, (excluding capital stock,) in all countries		$ 1,407,489 63
Excess of assets over liabilties		$ 675,006 27
Capital stock paid up in cash		1,399,029 79

INCOME.

	In Canada.	In other countries.	
Fire Risks—			
Gross cash received for premiums	$ 660,934 72	$1,988,175 88	
Deduct reinsurance, $593,744.87; return premiums, $361,895.57	239,837 45	715,802 99	
Net cash received for said premiums	$ 421,097 27	$1,272,372 89	
Inland and Ocean Risks—			
Net cash received for said premiums		−49 48	
Total net cash received for premiums in all countries			$ 1,693,420 68

BRITISH AMERICA—*Continued.*

INCOME—*Concluded.*

Received for interest on investments	$ 55,505 75
Received for rents	6,178 23
Profit from sale of securities	60 00
Total income	$ 1,755,164 66

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for fire losses occurring in previous years	$ 54,382 72	$ 149,613 46
Deduct amount received for reinsurance	27,633 74	44,615 73
Net amount paid for said losses	$ 26,748 98	$ 104,997 73
Amount paid for fire losses occurring during the year	$ 294,056 94	$ 823,370 25
Deduct savings, salvage and reinsurance	99,188 81	184,395 86
Net amount paid for said losses	$ 194,868 13	$ 638,974 39
Total net amount paid for fire losses	$ 221,617 11	$ 743,972 12

Total net amount paid for fire losses	$ 965,589 23
Net amount paid for marine losses	2,485 28
Dividends	57,755 75
Commission or brokerage	387,386 62
Paid for salaries of Home Office officials, $58,389.40; do., of special and general agents, $77,152.03; directors' fees, $6,780.15; auditors' fees $2,070.06	144,391 64
Taxes	44,566 19
Miscellaneous payments, viz.:—Advertising, $6,931.87; fire departments, patrol, salvage corps assessments, &c., $4,971.17; furniture and fixtures, $3,557.59; inspections and surveys, $36,949.94; legal expenses, $1,726.48; maps and plans, $6,489.03; postage, telegrams, telephones and express, $11,397.13; printing and stationery, $22,053.44; rent, $10,624.43; board expenses and tariff associations, $21,985.46; exchange, $1,774.62; office expenses, $5,535.67; sundries, $1,288.07	135,284 90
Total expenditure	$ 1,737,459 61

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911		$ 1,779,522 67
Income as above		1,755,164 66
Total		$ 3,534,687 33
Expenditure as above	$1,737,459.61	
Amount written off securities	17,032.86	
Total		1,754,492 47
Balance, net ledger assets, at December 31, 1912		$ 1,780,194 86

BRITISH AMERICA—*Concluded.*

REINSURANCE IN UNLICENSED COMPANIES (CANADIAN BUSINESS.)

Amount of reinsurance premiums in unlicensed companies (written) $	121,035 85
Commission thereon, $30,170.27; losses recovered, $89,181.89...	119,352 16
Reserve of unearned premiums, $65,878.96; carried out at 80 p.c..$	52,703 17
Amount of losses recoverable from such companies..............	12,541 23
Amount of reinsurance premiums payable to such companies....	35,030 96
Amount of cash or other securities held as security for recovery of losses (50 per cent of net premiums held back as security)..	24,199 04

RISKS AND PREMIUMS.

—	In Canada.		In Other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	76,657,631	994,374 27	270,660,500	2,196,675 29	347,318,131	3,191,049 56
Taken during the year-new and renewed............	54,603,360	667,118 11	277,802,577	2,061,364 41	332,405,937	2,728,482 52
Total......................	131,260,991	1,661,492 38	548,463,077	4,258,039 70	679,724,068	5,919,532 08
Deduct terminated.........	47,052,598	610,625 84	237,516,663	1,727,533 15	284,569,261	2,338,158 99
Gross in force at end of year	84,208,393	1,050,866 54	310,946,414	2,530,506 55	395,154,807	3,581,373 09
Deduct reinsured..........	13,025,269	166,269 31	64,991,769	486,829 78	78,017,038	653,099 09
Net in force at December 31, 1912..................	71,183,124	884,597 23	245,954,645	2,043,676 77	317,137,769	2,928,274 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—C. E. DUBORD.
Manager and Secretary—T. MEUNIER.

Vice-President—J. B. MORRISSETTE.
Principal office—MONTREAL.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V., chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Book value.	Market value.
Town of Joliette Debs., 1941, 4½ p.c.	$10,000 00	$10,200 00	$10,200 00
Village of St. Rose (Schools), 1940, 4½ p.c.	18,000 00	18,000 00	18,000 00
Town of Ste. Anne de Bellevue, 1951, 5 p.c.	10,000 00	10,552,68	10,534 03
Village of Villeray (Schools), 1951, 5 p.c.	17,000 00	19,429 30	19,419 10
Total par, book and market values	$55,000 00	$58,181 98	$58,153 13

Carried out at book value	$ 58,181 98
Cash at head office	49 71
Cash in Imperial Bank of Canada; special account $50,000; less current account at debit, $15,555.32	34,444 68
Total ledger assets	$ 92,676 37
Deduct market value of bonds and debentures under book value	28 85
	$ 92,647 52

OTHER ASSETS.

Interest accrued	$ 3,052 03
Agents' balances and premiums uncollected	2,718 38
Office furniture and fixtures, $819.48; maps and plans, $3,150 44.	3,969 92
Total assets	$ 102,387 85

BRITISH COLONIAL—*Continued.*

LIABILITIES.

Net amount of losses adjusted and unpaid	$ 150 00	
Net amount of losses, unadjusted	1,000 00	
Total net amount of unsettled claims for losses		$ 1,150 00
Reserve of unearned premiums, $12,780.92; carried out at 80 per cent		10,224 74
Taxes due and accrued		125 00
Reinsurance premiums due		859 23
Total liabilities		$ 12,358 97
Excess of assets over liabilities		$ 90,028 88
Capital stock paid up in cash		100,000 00

INCOME.

Gross cash received for premiums	$18,877 99	
Deduct reinsurance, $3,885.05; return premiums, $2,378.25	6,263 30	
Net cash received for premiums		$ 12,614 69
Received for interest on investments		2,382 80
Received from premium on capital stock		50,000 00
Total		$ 64,997 49
Received for calls on capital		100,000 00
Total income		$ 164,997 49

EXPENDITURE.

Amount paid for losses occurring during the year	$ 924 00	
Deduct reinsurances	13 25	
Total net amount paid for losses		$ 910 75
Commission or brokerage		2,469 08
Salaries—H. O. officials		6,061 90
Taxes		1,628 00
Miscellaneous payments:—Advertising, $1,078.74; furniture and fixtures, $819.48; inspections and surveys, $2,711.66; legal fees, $13; maps and plans, $3,150.44; postage, telegrams, telephones and express, $256.55; sundries, $436.96; printing and stationery, $1,189.95; rents, $1,617.45; light, $8.43; exchange, $9.73		11,292 39
Organization expenses:—commission on stock subscriptions, $45,000; interest and exchange, $252.26; salaries, $1,344.90; travelling expenses, $397.85; sundries, $2,963.99		49,959 00
Total expenditure		$ 72,321 12

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income	$ 164,997 49
Amount of expenditure	72,321 12
Balance, net ledger assets, December 31, 1912	$ 92,676 37

BRITISH COLONIAL—*Concluded.*

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies........$	1,185 14
Amount of commission thereon...............................	325 91
Reserve of unearned premiums reinsured in unlicensed companies, $742.39; carried out at 80 per cent.........................$	593 91
Amount of reinsurance premiums payable to such companies.....	859 23

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross amount of risks taken during the year—new........	$ 1,700,443	$ 21,536 87
Deduct terminated..	258,348	2,697 30
Gross in force at end of year............................	$ 1,442,095	$ 18,839 57
Deduct reinsured...	237,800	3,497 20
Net in force at December 31, 1912........................	$ 1,204,295	$ 15,342 37

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDWARD BROWN.
Principal Office—Winnipeg, Man.

Vice-Presidents—
SIR WM. WHYTE, K.B.
HON. D. C. CAMERON.
Secretary and Managing Director—
F. K. FOSTER.

(Incorporated as 'The Freehold Fire Insurance Company' under the authority of chap. 109 of the statutes of Manitoba, of 1906; and by chap. 110 of statutes of Manitoba, of 1906, its name was changed to 'The Prince Rupert Fire Insurance Company'; and by Order in Council of the Province of Manitoba dated April, 29, 1908, its name was again changed to 'The British Northwestern Fire Insurance Company', and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to company's Acts. Incorporated May 4, 1910, by an Act of Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint capital authorized	$ 2,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	150,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans on mortgages on real estate, first liens			$ 41,683 33
Bonds and debentures owned by the Company, viz.:—			
		Par, Book and Market value.	
*Home Investment and Savings Company debs., 1917, 5 p.c.		$55,000 00	
Standard Trust Co., 1916, 5 p.c.		5,000 00	
Total par, book and market value		$60,000 00	
Carried out at book and market value			60,000 00
Stocks owned by the Company, viz.:—			
	Par value.	Book and Market value.	
400 shares Canada West Securities Corp.	$ 40,000 00	$50,000 00	
1 share City Agency at Winnipeg	1,000 00	1,000 00	
Total par, book and market values	$41,000 00	$51,000 00	
Carried out at book and market value			51,000 00
Cash at head office			17,601 81

---

*In deposit with the Receiver General.

THE BRITISH NORTHWESTERN—*Continued.*

ASSETS—*Concluded.*

Cash in: Merchants Bank, Winnipeg	$7,566 36	
B.C. Trust Corp., Vancouver	7,000 00	
Total cash in banks		$ 14,566 36
Total ledger assets		$ 184,851 50

OTHER ASSETS.

Interest accrued	$ 3,734 60
Agents' balances and premiums uncollected	4,137 00
Office furniture and fixtures, $1,000; plans, $1,400	2,400 00
Total assets	$ 195,123 10

LIABILITIES.

Net amount of losses, unadjusted	$ 2,000 00
Reserve of unearned premium, $23,500. Carried out at 80 per cent	18,800 00
Account due	1,344 75
Taxes due and accrued	250 00
Total liabilities	$ 22,394 75
Excess of assets over liabilities	$ 172,728 35
Capital stock paid up in cash	150,000 00
Surplus over liabilities and paid up capital	$ 22,728 35

INCOME.

Gross cash received for premiums	$ 52,319 02	
Deduct reinsurance, $17,264.39; return premiums, $5,616.03	22,880 42	
Net cash received for said premiums		$ 29,438 60
Received for interest on investments		6,610 69
Received from premium on capital stock		16,159 00
Total		$ 52,208 29
Received on account of capital stock		48,375 00
Total income		$ 100,583 29

EXPENDITURE.

Amount paid for losses occurring during the year	$5,827 63	
Deduct reinsurances	897 11	
Net amount paid for said losses		$ 4,930 52
Commission or brokerage		4,331 95
Salaries, $5,607.50; directors' fees, $100; auditors' fees, $100; travelling expenses, $2,110.05		7,917 55

THE BRITISH NORTHWESTERN—*Concluded.*

EXPENDITURE—*Concluded.*

Taxes	$	1,566 63
Stock selling expenses		5,751 75
Miscellaneous payments:—Advertising, $564.47; inspections and surveys, $312.26; furniture and fixtures, $406; legal fees, $85.25; maps and plans, $662.95; postage, telegrams, telephones and express, $697.82; printing and stationery, $984.09; rents, $432; board and tariff associations, $103; interest and exchange, $77.98		4,325 82
Total expenditure	$	28,824 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	113,092 43
Amount of cash income, as above		100,583 29
Total	$	213,675 72
Amount of expenditure, as above		28,824 22
Balance, net ledger assets, December 31, 1912	$	184,851 50

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912	1,213	$1,337,400 00	$22,926 05
Taken during the year—new	2,061	3,308,379 00	52,290 68
" " renewed	53	71,625 00	1,873 53
Total	3,327	$4,717,404 00	$77,090 26
Deduct terminated	866	1,319,246 00	19,146 40
Gross in force at end of year	2,461	$3,398,158 00	$57,943 86
Deduct reinsured		1,041,978 00	18,037 03
Net in force at December 31, 1912	2,461	$2,356,180 00	$39,906 83

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and General Manager—ROBERT CHAPMAN. | Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK. | Head office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid up in cash, £107,500	523,166 67

ASSETS IN CANADA.

Stock and bonds on deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto 4 per cent, 1913 bonds	$ 7,300 00	$ 7,300 00
City of Montreal 4 per cent debenture stock, 1932	48,666 67	47,381 86
City of Toronto 4 per cent 1924, bonds	13,972 20	13,657 82
City of Toronto 4 per cent 1925, bonds	38,933 33	37,998 93
City of Quebec 5 per cent 1913, bonds	24,333 33	24,333 33
City of Quebec R.C. School bonds, 1947 4½ p.c	15,000 00	15,000 00
Montreal R.C. School 4 per cent bonds, 1926	15,000 00	14,430 00
Montreal Permanent 3 per cent debenture stock	15,086 67	11,315 00
City of Hamilton 4 per cent debentures, 1934	48,666 67	46,136 00
City of St. Henri 4½ per cent debentures 1953	30,000 00	32,196 00
Toronto Mortgage Corporation 4 p.c. debentures, 1912	36,499 99	36,499 99
South Australian 4 per cent. 1916 bonds	48,666 67	47,693 33
Central Canada Loan and Savings Co's 4½ per cent debentures, 1914 and 1915	24,333 33	24,333 33
Total par and market values	$ 366,458 86	$ 358,275 59

Carried out at market value	$ 358,275 59

Cash in banks:—

Molsons Bank, Montreal (manager's account)	$ 4,626 38	
Molsons Bank, Montreal (deposit account)	24,007 52	
Sterling Bank of Canada, Winnipeg	5,822 53	
Total cash in banks		34,456 43
Agents' balances and premiums uncollected ($236.73 was on business issued prior to Oct. 1, 1912)		30,493 46
Maps and plans, $7,000; office furniture, $1,500		8,500 00
Total assets in Canada		$ 431,725 48

CALEDONIAN—*Concluded.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 8,710 95	
Net amount of losses, resisted in suit	10,000 00	
Total net amount of unsettled claims for losses		$ 18,710 95
Reserve of unearned premiums, $333,922.32; carried out at 80 per cent		267,137 85
Taxes due and accrued		4,192 14
Total liabilities in Canada		$ 290,040 94

INCOME IN CANADA.

Gross cash received for premiums	$ 501,287 12	
Deduct reinsurance, $9,958.70; and return premiums, $60,111.06	70,069 76	
Net cash received for premiums		$ 431,217 36
Interest on deposit paid direct to head office		13,147 49
Interest on bank account		2,767 03
Total income in Canada		$ 447,131 88

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 9,529 57	
Amount paid for losses occurring during the year	$ 208,492 46	
Deduct amount received for reinsurance	3,389 92	
Net amount paid for said losses	$ 205,102 54	
Total net amount paid for losses		$ 214,632 11
Commission or brokerage		81,920 94
Salaries, head office officials, $21,426.65; auditors' fees, $349.99; travelling expenses (officials) $2,969.21		24,745 85
Paid for taxes		6,654 89
Miscellaneous payments, viz.:—Printing and stationery, $3,581.33; advertising, $460.36; postage and telegrams, $1,519.97; maps and plans, $2,529.19; legal expenses, $313.85; bad and doubtful debts, $131.26; office furniture and fixtures, $541.40; telephone and express, $2,273.72; rents $3,651.33; underwriters' tariff associations; etc., $3,715.95		18,718 36
Total expenditure in Canada		$ 346,672 15

RISKS AND PREMIUMS IN CANADA,

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	31,036	$ 51,318,924	$ 593,563 50
Policies taken during the year—new and renewed	19,018	41,542,305	501,815 91
Total	50,084	$ 92,861,229	$1,095,379 41
Deduct terminated	16,318	36,640,639	441,662 77
Gross in force at end of year	33,766	$ 56,220,590	$ 653,716 64
Deduct reinsured		1,085,773	12,770 14
Net in force at December 31, 1912	33,766	$ 55,134,817	$ 640,946 50

(For General Business Statement, see Appendix.)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. E. DEAN. | Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Head Office in Canada—Vancouver, B.C. | Chief Agent in Canada—JNO. McLEOD.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

Amount of joint stock capital authorized, subscribed for and paid up in cash..$	400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
District of Oak Bay, B.C., 1962, 5 p.c..................$	5,000 00	$ 5,000 00
City of Calgary, Alta., 1927, 4½ p.c....................	10,000 00	9,895 00
" New Westminster, B.C., 1931, 4½ p.c..........	10,000 00	9,684 00
" City of Winnipeg, Man., 1943, 4 p.c............	10,000 00	9,327 00
District of North Vancouver, B.C., 1961, 5 p.c........	10,000 00	10,000 00
City of Brandon, Man., 1952, 4½ p.c....................	10,000 00	9,342 00
Total par and market values.................$	55,000 00	$ 53,248 00

Carried out at market value....................................$	53,248 00
Interest accrued..	1,016 67
Agents' balances and premiums uncollected ($414.75 was on business prior to Oct. 1, 1912.)........................	3,995 13
Total assets in Canada...........................$	58,259 80

LIABILITIES IN CANADA.

Reserve of unearned premiums, $9,038.52; carried out at 80 per cent..$	7,230 82
Salaries, rent, &c., due and accrued............................	100 00
Taxes due and accrued...	249 10
Total liabilities in Canada.........................$	7,579 92

INCOME IN CANADA.

Gross cash received for premiums..$	15,693 76	
Deduct reinsurance; and return premiums..................................	4,992 46	
Net cash received for premiums...................................$		10,701 30
Total income in Canada...........................$		10,701 30

THE CALIFORNIA—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 869 70	
Deduct amount received for reinsurances	78 48	
Net amount paid for losses		$ 791 22
Commission or brokerage		1,666 18
Taxes		101 00
Miscellaneous payments, viz.:—Inspections and surveys, $37.75; maps and plans, $212.25; postage, telegrams, telephones and express, $67.92; printing and stationery, $5; board fees, $102.55		425 47
Total expenditure in Canada		$ 2,983 87

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 503,935	$ 9,485 02
Taken during the year—new	878,049	17,946 72
Total	$ 1,386 984	$ 27,431 74
Deduct terminated	584,168	11,164 61
Gross in force at end of year	$ 802,816	$ 16,267 13
Deduct reinsured	111,276	2,368 27
Net in force at December 31, 1912	$ 691,540	$ 13,898 86

(For General Business Statement, see Appendix).

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CAPTAIN WM. ROBINSON. Secretary-Treasurer—THOMAS S. ENGLISH.

Managing Director—W. T. ALEXANDER. Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8–9 Edward VII., Chapter, 60. Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Amount subscribed for	2,055,400 00
Amount paid up in cash	766,654 92

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by mortgages, first liens	$ 856,332 45
Bonds and debentures on deposit with the Receiver General:—	

	Par value.	Book value.	Market value.
Home Investment and Savings Assoc. debs. 1916, 5 p.c.	$ 55,000 00	$ 55,000 00	$ 55,000 00

Carried out at book value	55,000 00
Stocks owned and held by the Company:—	

	Par value.	Book and market value.
291 shares Great West Perm. Loan Co. (capital Stock)	$ 29,100 00	$ 35,963 70
100 shares Great West Perm. Loan Co. (capital stock)	10,000 00	12,350 00
194 shares Great West. Perm. Loan Co. (capital stock)	19,400 00	24,708 53
Total, par, book and market values	$ 58,500 00	$ 73,022 23

Carried out at book and market value		73,022 23
Cash at head office and branches		38,472 83
Cash in banks, viz:—		
Northern Crown Bank	$ 5,884 84	
Great West Permanent Loan Co. (savings acc.)	30,226 00	
Total $36,110.84, less overdraft in Royal Bank of Canada, $619.69		35,491 15
Deposit with W.C.T.A.A.		100 00
Total ledger assets		$ 1,058,418 66

THE CANADA NATIONAL FIRE—*Continued.*

OTHER ASSETS.

Interest accrued	$ 20,346 23
Agents' balances and premiums uncollected ($955.09 was on business prior to Oct. 1, 1912)	16,021 73
Maps and plans, $4,522.91; furniture and fixtures, $4,803.22	9,326 13
Accounts receivable	323 44
Due for reinsurance losses	322 96
Total assets	$ 1,104,759 15

LIABILITIES.

Net amount of losses, adjusted and unpaid	$ 2,072 92
Reserve of unearned premiums, $100,564.62; carried out at 80 per cent	80,451 70
Due for reinsurance premiums	253 51
Held in trust for reinsurance against unexpired risks	15,680 11
Taxes due and accrued	2,024 99
Total liabilities	$ 100,483 23
Excess of assets over liabilities	$ 1,004,275 92
Capital stock paid up	766,654 92
Surplus over liabilities and paid up capital	$ 237,621 00

INCOME.

Gross cash received for premiums	$ 201,796 70	
Deduct reinsurance $52,200.96; return premiums, $28,453.60	80,654 56	
Net cash received for premiums		$ 121,142 14
Received for interest on investments		53,039 73
Received for endorsement fees, $29; statement fees, $6		35 00
Premium on capital stock		27,214 00
Total		$ 201,430 87
Received for calls on capital		386,610 79
Total income		$ 588,041 66

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 10 01	
Deduct reinsurance	5 00	
Net amount paid for said losses	$ 5 01	
Amount paid for losses occurring during the year	$ 44,246 30	
Deduct reinsurance	17,754 79	
Net amount paid for said losses	$ 26,491 51	
Total net amount paid for losses		$ 26,496 52
Paid for commission or brokerage		2,616 37

THE CANADA NATIONAL FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Paid for salaries: Head office officials, $31,133.33; branch offices and special agents, $24,932.52; auditors' fees, $279.49; travelling expenses, $6,694.91	$	63,040 25
Paid for taxes and registration		798 08
Miscellaneous payments:—Advertising, $3,297.76; furniture and fixtures, $4,027.84; maps and plans, $2,638.90; postage, telegrams, telephones and express, $2,719.11; printing and stationery, $10,264.95; rents, $9,072.80; F.G. bond fees, $89.64; sundries, $1,438.49; inspections and surveys, $397.17; legal expenses, $127.00; underwriters' association fees, etc., $717.75; exchange, interest, etc., $846.62; commercial agencies, $175		35,813 03
Investment expenses		1,281 16
Total expenditure	$	130,045 41

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1911	$	584,742 30
Income as above		588,041 66
Total	$	1,172,783 96
Expenditure as above		130,045 41
Balance, net ledger assets, December 31, 1912, $1,058,418.66 less $15,680.11 deposits	$	1,042,738 55

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	40,200 50
Amount of commission thereon		10,288 09
Amount of losses recovered from said companies		13,634 90
Reserve of unearned premiums on all risks reinsured in unlicensed companies $22,090.24; carried out at 80 per cent	$	17,672 19
Amount of cash or other securities held as security for recovery of losses		15,680 11

Risks and Premiums.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,360	$ 2,215,235 00	$ 37,215 64
Policies taken during the year	8,236	13,409,859 00	210,293 69
Total	9,596	$15,625,094 00	$ 247,509 33
Deduct terminated	817	2,840,439 00	50,963 01
Gross in force at end of year	8,779	$12,784,655 00	$ 196,546 32
Deduct reinsured		3,075,205 00	48,357 56
Net in force at December 31, 1912	8,779	$ 9,709,450 00	$ 148,188 76

THE CANADIAN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—Jas. H. Ashdown.	Secretary and Manager—C. S. Riley.
Vice-President and Chief Agent—R. T. Riley.	Head Office—Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the Statutes of 1887, amended by Chapter 49 of the Statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, Chapter 76; amended in 1904 by 4 Edward VII., Chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 500,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

	Par value.	Book and market value.	
Loans secured by mortgages, first liens			$ 561,938 26
Debentures and bonds owned by the Company:—			
*City of Winnipeg 4 per cent bonds, 1923	$ 70,000 00	$ 70,000 00	
Canada Permanent Mortgage Corporation 4¼ per cent debentures, 1915	20,000 00	20,000 00	
Home Investment and Savings Association 5 per cent debentures, 1915-1916	20,000 00	20,000 00	
Northern Mortgage Co. 5 per cent debentures	225,000 00	225,000 00	
Huron & Erie L. & S. Co. 4¼ p.c., debentures, 1916	10,000 00	10,000 00	
Total par, book and market values	$ 345,000 00	$ 345,000 00	
Carried out at book and market value			345,000 00
Cash on hand at head office and branches			8,322 35
Cash in banks, viz.:—			
Union Bank of Canada, Winnipeg		$ 16,689 46	
" " Toronto		33,709 42	
" " Calgary		40,936 16	
Northern Crown Bank, Winnipeg		19,038 39	
Total cash in banks			110,373 43
Total ledger assets			$ 1,025,634 04

---

*In deposit with the Receiver General.

THE CANADIAN FIRE—*Continued.*

OTHER ASSETS.

Interest accrued	$ 1,072 53
Agents' balances ($705 on business prior to Oct. 1, 1912)	45,264 22
Furniture and fixtures, $4,231.67; plans, $4,514.40	8,746 07
Total assets	$ 1,080,716 86

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 18,737 82
Reserve of unearned premiums, $263,920.56; carried out at 80 per cent	211,136 45
Taxes due and accrued	4,008 38
Due for reinsurance premiums	13,492 58
Reserve fund held in trust for reinsuring Companies	14,938 26
Employees' profit sharing fund	2,404 83
Total liabilities in Canada (except capital stock)	$ 264,718 32

(2) *Liabilities in other Countries.*

Net amount of losses resisted, not in suit	$ 1,000 00
Reserve of unearned premiums, $4,364.63; carried out at 80 per cent	3,491 70
Due for reinsurance premiums	83 36
Total liabilities in other countries	$ 4,575 06
Total liabilities in all countries (except capital stock)	$ 269,293 38
Excess of assets over liabilities	$ 811,423 48
Capital stock paid up	500,000 00
Surplus over liabilities and capital	$ 311,423 48

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$475,586 35	$ 9,517 18
Deduct reinsurance, $113,242.15; return premiums, $62,930.63	174,568 93	1,603 85
Net cash received for premiums	$ 301,017 42	$ 7,913 33

Total net cash received for premiums in all countries	$ 308,930 75
Received for interest on investments	43,863 89
Total income	$ 352,794 64

THE CANADIAN FIRE—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 3,419 68	$ ....
Deduct reinsurance	316 06	....
Net amount paid for said losses	$ 3,103 62	....
Amount paid for losses occurring during the year	$ 124,180 84	$ 5,383 10
Deduct reinsurance	35,470 14	2.552 63
Net amount paid for said losses	$ 88,710 70	$ 2,830 47
Total net amount paid for losses	$ 91.814 32	$ 2,830 47

Total net amount paid for losses in all countries	$ 94.644 79
Amount of dividends paid stockholders, 6 per cent and bonus 4 per cent	50.000 00
Paid for commission or brokerage	21,839 46
Paid for salaries of officials, $31,897.28; directors' fees, $755; auditors' fees, $600; travelling expenses, $3,049.84	36,302 12
Paid for taxes	5,196 29
Miscellaneous payments:—Printing and stationery, $2,970.67; postage, telephones, express and telegrams, $1,237.88; office charges, $1,849.66; advertising, $564.71; rent, $519.42; board fees, $3,611.84; agents' charges, $1,006.68; office furniture and fixtures, $1.093.90; maps and plans, $1,846.70; *share of profits paid to employees, $7,404.83	26,106 29
Total expenditure	$ 234,088 95

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$ 891,990 09
Amount of cash income as above	352,794 64
Total	$ 1,244,784 73
Amount of expenditure as above	234,088 95
Balance, net ledger assets, ($1,025.634.04, less $14,938.26, deposit) December 31, 1912	$ 1,010,695 78

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 114,636 27
" commission thereon	35,661 38
" losses recovered from said companies	35,438 78
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $66,427.28; carried out at 80 per cent thereof	$ 53,141 82
Amount of losses (outstanding) due and recoverable from such companies	5,867 84
Amount of reinsurance premiums payable to such companies	$ 13,575 94
Amount of cash or other security held as security for recovery of losses, etc	14,938 26

---

*Total amount set apart for employees' profit sharing fund is $9,899·66, of which $7,404.83 was disbursed and remainder set aside as liability.

THE CANADIAN FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	28,372	35,806,315	582,684 29	911	876,395	9,861 57	29,283	36,682,710	592,545 86
Taken during the year, new and renewed	17,989	28,664,461	478,452 08	895	909,925	10,025 62	18,884	29,574,386	488,477 70
Total	46,361	64,470,776	1,061,136 37	1,806	1,786,320	19,887 19	48,167	66,257,096	1,081,023 56
Deduct terminated	16,234	24,337,839	426,198 38	923	896,495	10,041 95	17,157	25,234,334	436,240 33
Gross in force at end of year	30,127	40,132,937	634,937 99	883	889,825	9,845 24	31,010	41,022,762	644,783 23
Deduct reinsured	....	7,841,510	128,407 58	....	94,800	1,115 98	....	7,936,310	129,523 56
Net in force at December 31, 1912	30,127	32,291,427	506,530 41	883	795,025	8,729 26	31,010	33,086,452	515,259 67

THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.

Statement for the year ending December 31, 1912.

President—Geo. B. Meadows.
Vice-President—Rhys. D. Fairbairn.
Manager—E. P. Heaton.

Principal Office—Toronto.

(Incorporated, April 27, 1907, by an Act of the Parliament of Canada, 6-7 Edward VII., chap. 75; amended in 1910 by 9-10 Edward VII., chap. 83. Dominion license issued October 16, 1907.)

(*For List of Directors, see Appendix.*)

ASSETS.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Hull, 1934, 1935, 5 p.c.	$ 54,000 00	$ 56,160 00	$ 56,160 00

Carried out at book value	$	56,160 00
Cash at head office		909 74
Cash in Metropolitan Bank, Toronto		8,222 25
Total ledger assets	$	65,291 99

OTHER ASSETS.

Interest accrued		450 00
Office furniture		1,400 00
Amount of premium notes on hand, less assessments thereon		158,321 26
Total assessments on premium notes	$ 104,766 86	
Deduct amount paid thereon	93,652 18	
Balance carried out		11,114 68
Amount due for reinsurance losses		1,688 78
Gross assets	$	238,266 71
Deduct unassessed portion of premium notes treated as contingent assets available for 2nd and 3rd year assessments if required for payment of excess losses		158,321 26
Balance net assets	$	79,945 45

THE CENTRAL CANADA MANUFACTURERS—*Continued.*

LIABILITIES.

Amount of unadjusted losses	$ 7,392 28
Reserve of unearned premiums, $23,333.75; carried out at 80 per cent	18,667 00
Amount of money borrowed	15,715 81
Received from members for payment over to other companies	676 86
Reinsurance premiums unpaid	8,591 25
Taxes due and accrued	172 92
Total liabilities	$ 51,216 12
Excess of assets over liabilities	$ 28,729 33
Deposit capital	18,693 35
Surplus over liabilities and deposit capital	$ 10,035 98

INCOME.

Gross cash received for premiums	$ 109,194 79	
Deduct reinsurance, $43,430.56; return premiums, $15,542.61	58,973 17	
Total net cash received for premiums		$ 50,221 62
Received for interest on investments		1,544 19
Total		$ 51,765 81
Deduct deposit capital returned to policyholders		6,924 73
Net income		$ 44,841 08

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 12,744,02	
Deduct amount received for reinsurance, savings and salvage	4,264 84	
Net amount paid for said losses	$ 8,479 18	
Amount paid for losses occurring during the year	$ 65,742 64	
Deduct amount received for reinsurances	31,439 15	
Net amount paid for said losses	$ 34,303 49	
Total net amount paid for losses		$ 42,782 67
Paid for taxes		664 58
Miscellaneous payments, viz.:—Rent and auditors' fees, $2,288; commissions, $6,949.92; printing, postage and stationery, $2,058.69; office salaries, $12,350.84; inspection salaries, $4,361.45; inspection expenses, including travelling, $1,925.26; office expenses, including travelling, $2,350.85; sundries, $50; office furniture, $63.75; advertising, $905.92, total, $33,304.68; less fees and earnings of insurance brokerage dept., $17,526.41; less commissions on reinsurances, $11,898.88		3,879 39
Total expenditure		$ 47,326 64

THE CENTRAL CANADA MANUFACTURERS—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$ 51,384 88
Amount of cash income	44,841 08
Total	$ 96,225 96
Amount of cash expenditure	47,326 64
Balance, net ledger assets, December 31, 1912 ($65,291.99, less ledger liabilities, $16,392.67)	$ 48,899 32

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 39,586 24
Amount of commission thereon	890 70
Losses recovered from said companies	28,225 37
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $19,793.12; carried out at 80 per cent	$ 15,834 50
Amount of losses due and recoverable	1,688 78
Amount of reinsurance premiums payable to such companies	8,540 01
Amount of cash or other securities held as security for recovery of losses	18,068 50

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	990	$ 7,103,978	$ 87,254 62
Taken during the year, new and renewed	1,321	9,210,248	107,399 28
Total	2,311	$ 16,314,226	$ 194,653 90
Deduct terminated	1,237	8,466,335	106,101 76
Gross in force at end of year	1,074	$ 7,847,891	$ 88,552 14
Deduct reinsured		3,825,381	41,858 81
Net in force at December 31, 1912	1,074	$ 4,022,510	$ 46,693 33

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman— W. MIDDLETON CAMPBELL, Esq. Secretary—HENRY MANN.	Principal Office—London, England. Chief Agent in Canada—JAS. McGREGOR. Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

Amount of capital authorized and subscribed for	£2,950,000 stg. —	$14,356,666 66
Amount of capital paid up in cash	295,000 stg. —	1,435,666 66

ASSETS IN CANADA (FIRE DEPARTMENT).

Value of real estate, office building, 232-4 St. James St., Montreal	$ 325,000 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	91,550 00

Bonds, &c., in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Queensland 4 per cent bonds, 1913, 1915,	$ 86,626 66	$ 85,760 40
Canada 3 per cent stock, 1938	24,333 34	21,170 00
Canadian Northern Railway 4 per cent debentures, 1930	177,633 34	175,821 45
Ceylon 4 per cent inscribed stock, 1934	29,200 00	29,784 00
Province of Ontario stock, 1946, 3½ per cent	36,500 00	32,485 00
City of Ottawa bonds, 1919, 4 per cent	50,000 00	49,250 00
City of Quebec debentures, 1923, 4 per cent	24,333 33	24,333 33
Victorian Government stock, 1923, 3½ per cent	24,333 33	22,630 00
New South Wales stock, 1924, 3½ per cent	121,666 67	115,583 33
City of Winnipeg debentures, 1941, 3½ per cent	53,000 00	46,507 50
Newfoundland bonds, 1941-1951, 3½ per cent	48,666 67	42,340 00
South Australian bonds, 1916, 4 per cent	24,333 34	24,211 64
British Columbia inscribed stock, 1941, 3 per cent	48,666 67	39,420 00
City of Montreal stock, 1948, 4 per cent	24,333 34	23,846 66
Irish land stock, 1933, 2¾ per cent	48,666 67	36,378 33
City of Ottawa R. C. School debs., 1939, 4½ per cent	55,000 00	56,100 00
Canada Permanent Mort. Corp., 4 per cent debs., 1917	24,333 33	23,887 23
East Indian Railway Co., new deb. stock, 1929, 3 per cent.	121,666 67	94,900 00
Total	$1,023,293 36	$ 944,408 87

Carried out at market value	944,408 87
Cash on hand at head office in Canada	23 02

Cash in banks, viz.:—

Bank of British North America, Vancouver	$ 9,940 97	
Bank of British North America, Montreal	4,030 79	
Bank of British North America, Winnipeg	6,737 33	
Union Bank of Canada, Montreal	5,440 57	
Total cash in banks		26,149 66

COMMERCIAL UNION—*Continued.*

ASSETS IN CANADA—*Concluded.*

Agents' balances and premiums uncollected ($737.44 was on business issued prior to Oct. 1, 1912)	$ 106,430 24
Interest accrued	1,258 24
Rents accrued	6,219 30
Bills receivable	3,356 36
Office furniture and plans	7,500 00
Due for reinsurance	2,435 99
Total assets in Canada	$ 1,514,331 68

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of losses, unadjusted	$ 9,190 34	
" " resisted, in suit	10,000 00	
Total net amount of unsettled claims for losses		$ 19,190 34
Reserve of unearned premiums, $596,427.44; carried out at 80 per cent		477,141 96
Taxes due and accrued		10,950 82
Total liabilities in Canada		$ 507,283 12

INCOME IN CANADA (FIRE DEPARTMENT).

Gross cash received for premiums	$ 934,421 37	
Deduct reinsurance, $32,287.45; and return premiums, $109,956.82	142,244 27	
Net cash received for premiums		$ 792,177 10
Received for interest on investments		41,707 15
Received for rents		17,265 35
Total income in Canada		$ 851,149 60

EXPENDITURE IN CANADA (FIRE DEPARTMENT).

Net amount paid for losses occurring in previous years	$ 19,022 54	
Deduct amount received for reinsurances	1,024 63	
Net amount paid for said losses	$ 17,997 91	
Amount paid for losses occurring during the year	$ 398,635 97	
Deduct amount received for savings, salvage and reinsurances	2,601 03	
Net amount paid for said losses	$ 396,034 94	
Total net amount paid for losses		$ 414,032 85
Commission or brokerage		154,526 09
Salaries, $43,154.90; auditors, $552.42		43,707 32
Taxes		12,011 81
Miscellaneous payments, viz.:—Rent, $4,842.52; inspection and surveys, $6,540.54; stationery and printing, $4,999.43; advertising, $1,821.50; postage, telegrams, telephones and express, $3,152; office expenses, $4,752.20; legal expenses, $352.08; underwriters' association, $8,165.49; maps and block plans, $2,836.07; fire departments, patrol and salvage corps assessments, $13.95; miscellaneous, $365.40		37,841 18
Total expenditure in Canada		$ 662,119 25

COMMERCIAL UNION—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	69,535	$133,910,299	$1,785,723 60
Taken during the year, new and renewed........	28,749	73,893,530	952,226 41
Total..............................	98,284	$207,803,829	$2,737,950 01
Deduct terminated..........................	48,827	113,697,072	1,533,637 96
Gross in force at end of year....................	49,457	$ 94,106,757	$1,204,312 05
Deduct reinsured....................................		3,596,040	41,550 57
Net in force at December 31, 1912..............	49,457	$ 90,510,717	$1,162,761 48

(*For General Business Statement, see Appendix.*)

THE CONNECTICUT FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—J. D. Browne. | Secretary—W. T. Howe.
Chief Agents in Canada—Dewar & Bethune.
Principal Office—Hartford, Conn. | Head Office in Canada—Ottawa

(Incorporated, June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed for and paid up in cash	1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 3¼ per cent stock, 1913	$ 110,000 00	$ 110,000 00
Province of Ontario, 3½ per cent debentures, 1936	15,000 00	13,350 00
Total par and market values	$ 125,000 00	$ 123,350 00

Carried out at market value	$ 123,350 00
Agents' balances and premiums uncollected	21,445 48
Interest accrued	641 67
Total assets in Canada	$ 145,437 15

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 193 05
" " unadjusted	4,577 98
" " resisted, in suit	2,200 00

Total net amount of unsettled claims for losses ($2,200 accrued prior to 1912.)	$ 6,971 03
Reserve of unearned premiums, $89,568.01; carried out at 80 per cent	71,654 41
Taxes due and accrued	1,295 00
Total liabilities in Canada	$ 79,920 44

INCOME IN CANADA.

Gross cash received for premiums	$ 152,248 58
Deduct reinsurance, $26,331.90; return premiums, $17,010.52	43,342 42

Net cash received for premiums	$ 108,906 16
Received for interest on investments	4,375 00
Total income in Canada	$ 113,281 16

CONNECTICUT FIRE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 6,167 87	
Deduct reinsurances, $2,214.02; savings and salvage, $2,285.27	4,499 29	
Net amount paid for said losses	$ 1,668 58	
Amount paid for losses occurring during the year	$ 71,912 80	
Deduct reinsurance	21,057 59	
Net amount paid for said losses	$ 50,855 21	
Total net amount paid for losses		$ 52,523 79
Commission or brokerage		20,943 46
Taxes		4,218 05
Miscellaneous payments, viz.:—Postage, telegraph, telephone and express, $346.87; adjustment and travelling expenses, $787.33; underwriters' associations, $1,438.04; advertising, $113.38; maps and plans, $754.47; legal fees, $154.15; printing and stationery, $12.10; suspense account, $229.60		3,835 94
Total expenditure in Canada		$ 81,521 24

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 14,092,596	$ 199,174 29
Policies taken during the year, new and renewed	11,192,835	158,580 43
Total	$ 25,285,431	$ 357,754 72
Deduct terminated	10,798,246	152,836 66
Gross in force at end of year	$ 14,487,185	$ 204,918 06
Deduct reinsurance	2,135,483	28,544 04
Net in force at December 31, 1912	$ 12,351,702	$ 176,374 02

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 189,200 00
Mortgage loans on real estate, first liens	1,014,350 00
Loans secured by pledge of bonds, stocks and other collaterals	54,000 00
Book value of stocks and bonds	5,741,946 93
Cash on hand, in trust companies and in banks	493,385 11
Agents' debit balances	206,387 57
Bills receivable	41,735 80
Total	$ 7,741,005 41

NON-LEDGER ASSETS.

Interest accrued	41,873 88
Net amount of uncollected premiums not more than three months due	155,000 00
Gross assets	$ 7,937,879 29
Deduct assets not admitted	202,769 30
Total admitted assets	$ 7,735,109 99

CONNECTICUT FIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

LIABILITIES.

Total net amount of unpaid losses or claims	$ 322,200 85
Unearned premiums	4,111,887 66
State, county and municipal taxes due or accrued	35,000 00
Total liabilities, (excluding capital stock)	$ 4,469,088 51
Joint stock capital paid up in cash	1,000,000 00
Surplus over all liabilities	2,266,021 48
Total liabilities	$ 7,735,109 99

INCOME.

Net cash received for premiums	$ 3,746,782 10
Interest and dividends	287,514 57
Rents	10,828 00
Agents' balances previously charged off	42 00
Profit on sale or maturity of ledger assets	777 50
Total income	$ 4,045,944 17

DISBURSEMENTS.

Net amount paid for losses	$ 2,063,754 64
Expenses of adjustment and settlement of losses	34,261 95
Dividends to stockholders	190,890 50
Commission or brokerage	803,534 69
Allowances to local agencies for miscellaneous agency expenses	15,248 55
Salaries, $91,389.33; and expenses, $55,552.69; of special or general agents	146,942 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees	207,164 82
Rents	29,517 04
Underwriters' boards and tariff associations	24,993 65
Inspections and surveys	26,638 32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	25,726 74
Taxes on real estate	2,028 36
State taxes on premiums, Insurance Department licenses and fees	89,605 51
All other licenses, fees and taxes	8,671 76
Agents' balances charged off	1,619 01
Gross loss on sale or maturity of ledger assets	1,485 00
All other expenditure	92,993 98
Total expenditure	$ 3,765,076 54

CONNECTICUT FIRE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks.

Written or renewed during the year	$450,470,516 00
Premiums thereon	4,987,998 40
Terminated during the year	412,747,561 00
Premiums thereon	4,772,914 43
Net in force, December 31, 1912	751,032,416 00
Premiums thereon	8,038,699 41

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HENRY EVANS.
Chief Agent in Canada—JOSEPH ROWAT | Secretary—J. E. LOPEZ.
Head Office—New York. Head Office in Canada—Montreal.
(Incorporated, January 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par and Market value.	
State of New York bonds, 1960, 1961, 4 p.c.	$ 203,000 00	
U. S. Govt. Panama Canal Loan, 1961, 3 p.c.	50,000 00	
Total par and market values	$ 253,000 00	
Carried out at par and market value		$ 253,000 00
Agents' balances and premiums uncollected		11,032 65
Office furniture and plans		8,500 00
Total assets in Canada		$ 272,532 65

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 21,116 98
Reserve of unearned premiums, $183 814.62; carried out at 80 per cent	147,051 69
Taxes due and accrued	5,000 00
Total liabilities in Canada	$ 173,168 67

INCOME IN CANADA.

Gross cash received for premiums	$ 348,541 80	
Deduct return premiums	59,626 50	
Total net cash received for premiums		$ 288,915 30
Interest on investments		5,120 00
Total income in Canada		$ 294,035 30

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 24,715 79	
Amount paid for losses occurring during the year	189,672 60	
Total amount paid for losses		$ 214,388 39

THE CONTINENTAL—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage	$ 50,603 34
Salaries, $8,249.99; travelling expenses, $3,441.39	11,691 38
Taxes	2,270 62
All other expenditure, viz.:—Advertising, $11.15; postage, express, telegrams and telephones, $1,661.61; rent, $599.19; maps and plans, $1,566.02; underwriters' boards, $682.93; legal expenses, $2.55	4,523 45
Total expenditure in Canada	$ 283,477 18

RISKS AND PREMIUMS IN CANADA.

	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement	4,819	$ 17,813,614	$ 210,761 91
Taken during the year new and renewed	7,515	33,846,579	339,056 10
Total	12,334	$ 51,660 193	$ 549,818 01
Deduct terminated	4,296	21,087,899	223,902 58
Gross and net in force at Dec. 31, 1912	8,038	$ 30,572,294	$ 325,915 43

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 1,175,000 00
Loans on mortgage of real estate, first liens	2,700 00
Loans secured by pledge of bonds, stocks or other collateral	500,000 00
Book value of stocks and bonds	22,282,237 00
Cash on hand, in trust companies and in banks	1,707,129 92
Agents' balances and bills receivable	1,273,582 86
Total ledger assets	$26,940,649 78

NON-LEDGER ASSETS.

Interest due and accrued	74,215 15
Declared dividends on stocks	135,259 75
Gross assets	$27,150,124 68
Deduct assets not admitted	80,093 40
Total admitted assets	$27,070,031 28

LIABILITIES.

Net amount of unpaid losses	$ 485,204 77
Unearned premiums	9,022,217 57
State, county or municipal taxes due or accrued	162,000 00
Salaries, rents, bills, expenses, &c., due or accrued	27,500 00
Commission, brokerage and other charges, due or to become due	75,386 16
Reinsurance premiums	24,894 68
Principal unpaid on scrip, $26,657; interest due or accrued on same, $6,063.30	32,720 30

THE CONTINENTAL—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

LIABILITIES—*Concluded.*

Reserve for contingencies	$ 250,000 00
All other liabilities, viz.: rent paid in advance	116 60
Dividends due and unpaid	500,000 00
Total liabilities (except capital stock)	$10,580,040 08
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	14,489,991 20
Total liabilities	$27,070,031 28

INCOME.

Net cash received for premiums	$ 8,118,908 59
Interest and dividends	1,036,336 27
Rents	72,104 64
Agents' balances previously charged off	1,896 82
Gross profit on sale or maturity of ledger assets	126,844 00
Gross increase by adjustment in book value of ledger assets	630,318 00
Profit received from participation to the extent of $100,000 in syndicate formed for reorganization of Third Avenue Railway Co	5,310 53
Total income	$ 9,991,718 85

DISBURSEMENTS.

Net amount paid for losses	$ 3,910,649 28
Expenses of adjustment and settlement of losses	119,107 25
Dividends to shareholders	1,000,000 00
Commission or brokerage	1,657,681 05
Allowances to local agencies for miscellaneous agency expenses	1,247 71
Salaries, $139,319.73; and expenses, $121,610.37; of special and general agents	260,930 10
Salaries, fees and other charges of officers, directors, trustees and home office employees	436,068 24
Rents	70,034 93
Underwriters' boards and tariff associations	85,539 20
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses	31,026 47
Inspections and surveys	7,300 44
Taxes on real estate	24,871 74
State taxes on premiums, Insurance department licenses and fees	187,610 35
All other licenses, fees and taxes	58,070 54
Bills receivable, past due charged off	6,561 03
Agents' balances charged off	1,890 02
Gross loss on sale or maturity of ledger assets	174 00
Gross decrease by adjustment in book value of ledger assets	412,823 00
All other expenditure	282,607 16
Total expenditure	$ 8,554,192 51

THE CONTINENTAL—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$1,030,611,173	00
Premiums thereon	10,356,023	54
Amount terminated during the year	928,642,764	00
Premiums thereon	9,181,617	06
Net amount in force at December 31, 1912	1.622,902,579	00
Premiums thereon	17,040,811	96

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and Manager—ROBT. F. MASSIE. Secretary—NEIL W. RENWICK.

Principal Office—Toronto.
(Incorporated, 1904. Charter renewed and amended, 1907. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	504,100 00
Amount paid up in cash	207,982 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans on security of stocks .... $ 30,850 00

	Par value.	Market value.	Am't loaned.
50 shares Bank of Toronto stock	$ 5,000 00	10,400 00	$ 3,300 00
40 shares Dominion Bank stock	4,000 00	9,240 00	
10 shares Dominion Bank stock	1,400 00	2,310 00	1,800 00
10 shares Porto Rico stock	1,000 00	700 00	25,750 00
120 shares Royal Bank stock	12,000 00	26,640 00	
10 shares Brit. Col. Packg. Co	1,000 00	1,510 00	
50 shares Brazilian Traction stock	5,000 00	4,250 00	
	$ 29,000 00	$ 55,050 00	$ 30,850 00

Bonds and debentures owned by the company:—

In deposit with the Receiver General:—	Par value.	Book value.
City of Calgary, 1926, 4½ p.c.	$ 5,000 00	$ 5,000 00
Town of Galt, 1946, 4½ per cent.	5,000 00	4,832 00
City of Toronto, 1945, 3½ per cent.	9,733 33	8,851 66
City of Edmonton, 1926, 5 per cent.	10,000 00	10,357 00
City of Vancouver, 1926, 4 per cent.	10,000 00	9,721 00
City of Winnipeg, 1920, 4 per cent	5,000 00	4,935 50
City of Regina, 1920, 4½ per cent	10,232 05	10,037 90
Total	$ 54,965 38	$ 53,735 06
Owned and held by the company:—		
City of Port Arthur, 1913-1937, 5 per cent	$ 7,561 71	$ 7,923 71
Can. Northern Ry. bonds 1918, 4½ per cent	5,000 00	4,870 00
City of Nanaimo, debs., 1950, 5 per cent	5,000 00	5,000 00
City of Fernie, debs., 1939, 5 per cent	5,000 00	5,000 00
City of Kamloops, debs., 1920, 5 per cent	5,000 00	5,000 00
Town of Goderich, debs., 1913-1940, 4½ per cent	9,664 83	9,145 83
City of Revelstoke, debs., 1960, 5 per cent	5,000 00	5,000 00
Village of Tweed, 1913-1928, 4 per cent	4,763 74	4,430 27
City of St. Thomas, 1921-1928, 4½ per cent	8,000 00	8,000 00
Town of Walkerville, 1920-1921, 4½ per cent	7,653 02	7,546 49
City of Belleville, 1919, 4 per cent	5,000 00	4,837 00
City of Moosejaw, 1929-1932, 5 per cent	5,162 26	5,317 12
Town of Amherstburg, 1924-1928, 5 per cent	4,850 66	4,973 68
Town of North Bay, 1922-1931, 5 per cent	5,389 84	5,389 84
Total	$ 83,046 06	$ 82,433 94
Total bonds and debentures	$ 138,011 44	$ 136,169 00

THE DOMINION FIRE—*Continued.*

ASSETS—*Concluded.*

Carried out at book value	$ 136,169 00
50 shares Consumers' Gas, par value, $2,500; book value	4,872 80
Cash at head office	5,136 77
Cash in banks:—	
Bank of Toronto, $16,005 20; less overdraft Molsons Bank, $279,44	15,725 76
Advances to inspectors on sundry and suspense accounts	2,861 92
Total ledger assets	$ 195,616 25

OTHER ASSETS.

Interest accrued	$ 2,380 34
Office furniture $1,000; plans $9,412.94	10,412 94
Cancelled reinsurance premiums	2,988 60
Agents balances and premiums uncollected—net ($615.25 on business prior to Oct. 1, 1912)	20,057 19
Due for reinsurance	1,299 83
Total assets	$ 232,755 15

LIABILITIES.

Net amount of unsettled losses	$ 7,953 35
Reserve of unearned premiums, $204,149.28; carried out at 80 p.c.	163,319 43
Due for reinsurance premiums—net	10,691 27
Bonus to agents unpaid	700 00
Taxes due and accrued	3,627 12
Total liabilities	$ 186,291 17
Excess of assets over liabilities	$ 46,463 98
Capital stock paid up	207,982 00

INCOME.

Gross cash received for premiums	$ 406,391 27	
Deduct reinsurances, $91,316·50, return premiums, $59,332·43	150,648 93	
Total net cash received for premiums		$ 255,742 34
Received for interest on investments, etc		8,147 57
Total income		$ 263,889 91

THE DOMINION FIRE—*Continued.*

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 2,348 73	
Deduct amount received for reinsurances	814 96	
Net amount paid for said losses	$ 1,533 77	
Amount paid for losses occurring during the year	$ 191,268 06	
Deduct savings, salvage and reinsurances	46,453 96	
Net amount paid for said losses	$ 144,814 10	
Total net amount paid during the year for losses		$ 146,347 87
Paid for commission or brokerage		47,165 02
Paid for salaries, $21,947.20; auditors' fees, $625.55; travelling expenses, $4,169.38		26,742 13
Taxes		4,898 52
Miscellaneous payments, viz.:—Printing and stationery, $2,738.29; telephones, express, postage and telegrams, $2,226.73; general expenses, $200.78; rent, $4,307.41; advertising, $3,739.70; maps and plans, $976.99; bond account, $20.80; loss expenses, $3,683.75; legal expenses, $254.43		18,148 88
Total expenditure		$ 243,302 42

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$ 175,028 76
Income as above	263,889 91
Total	$ 438,918 67
Expenditure as above	243,302 42
Balance, net ledger assets, December 31, 1912	$ 195,616 25

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 84,146 52
Amount of commission thereon	22,875 98
Amount of losses recovered from said companies	42,184 00
Reserve of unearned premiums on all risks reinsured in unlicensed companies $45,157.12; carried out at 80 per cent thereof	$ 36,125 70
Amount of losses due and recoverable from such companies	6,663 52
Amount of reinsurance premiums payable to such companies	10,626 28
Amount of cash or other securities held as securities for recovery of losses, &c	37,940 09

THE DOMINION FIRE—*Concluded.*

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at December 31, 1911	$ 30,897,381	$ 411,672 68
Taken during the year, new and renewed	28,034,783	402,476 65
Total	$ 58,932,164	$ 814,149 33
Deduct terminated	23,248,344	340,209 11
Gross in force at end of year	$ 35,683,820	$ 473,940 22
Deduct reinsured	5,895,627	84,999 56
Net in force December 31, 1912	$ 29,788,193	$ 388,940 66

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—LORD CLAUD HAMILTON. | General Manager—W. E. GRAY.

Chief Agent in Canada—RICHARD I. GRIFFIN.

Principal Office—London, England. | Head Office in Canada, Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for Accident, Guarantee and Sickness business, February 20, 1900. Licensed for Fire business November 29, 1910).

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£	1,000,000
Amount paid up in cash		200,000

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec bonds, 1928, 4 per cent	$ 41,853 33	$ 41,853 33
Newfoundland bonds, 1947 and 1951, 3½ per cent	38,933 33	33,872 00
Province of Manitoba debentures, 1947, 4 per cent	24,333 33	23,846 67
City of Quebec stock, 1923, 4 per cent	5,353 33	5,299 80
Province of British Columbia stock, 1941, 3 per cent	68,133 33	55,188 00
Canadian Northern Railway guaranteed bonds, 1930 and 1939, 4 per cent (Prov. of Manitoba)	63,266 67	62,001 34
Province of Nova Scotia stock, 1954, 3½ per cent	24,333 33	20,926 67
Tasmanian bonds, 1914, 4 per cent	4,866 67	4,818 00
Japanese gold bonds, (from time to time on notice being given) 4 per cent	26,231 33	21,509 69
City of Toronto debentures, 1920 and 1948, 4 per cent	24,333 33	23,846 63
City of Winnipeg stock, 1940, 4 per cent	24,333 33	23,603 30
Canada Registered stock, 1930-50, 3½ per cent	48,666 67	46,233 34
City of Edmonton bonds, 1949, 4½ per cent	39,906 66	38,709 47
City of Vancouver bonds, 1949, 4 per cent	24,333 33	23,116 67
City of Ottawa debentures, 1940, 4 per cent	24,333 33	24,090 00
G. T. P. (branch lines, guaranteed by Prov. of Sask.), 1939, 4 per cent.	24,333 33	22,386 67
City of North Vancouver schools, 1960, 5 per cent	9,000 00	9,000 00
City of Lachine debentures, 1950, 4½ per cent	16,000 00	15,680 00
Town of Notre Dame de Grace debentures, 4½ per cent	25,000 00	26,250 00
City of Three Rivers debentures, 1958, 4½ per cent	10,000 00	9,500 00
City of Lethbridge debentures, 1940, 4½ per cent	10,000 00	9,200 00
City of Victoria debentures, 1960, 4 per cent	9,733 33	9,246 67
Town of Maisonneuve debentures, 1950, 4 per cent	9,733 33	9,246 67
Town of Berlin bonds, 1919, 5 per cent	5,000 00	5,100 00
City of North Vancouver Local Imp. debs., 1931, 4½p.c	48,666 67	43,800 00
City of Victoria bonds, 1921, 4 per cent	24,333 33	23,116 67
Can. Nor. Ont. Ry., deb. stock, 1961, 3½ p.c. ((g'teed by Dom. Govt.)	48,666 67	47,693 33
British Consols. . 1923, 2½ p.c	7,669 87	5,752 40
Madras Ry. Annuities, 1956	28,186 11	28,186 11
Belgian Govt. bonds, 1925, 3 p.c	69,480 00	59,058 00
Total	$ 829,013 94	$ 772,131 43

Carried out at market value	$	772,131 43
Cash at head office		200 00
Deposit with Accident Underwriters' Association		750 00

THE EMPLOYERS' LIABILITY—*Continued.*

ASSETS IN CANADA—*Concluded.*

Cash in banks in Canada, viz.:—		
Bank of Montreal, Montreal	$ 11,294 73	
Bank of Montreal, Toronto	3,191 61	
Total cash in banks		$ 14,486 34
Amount of outstanding premiums:—		
Accident	$ 22,106 04	
Guarantee	11,181 46	
Sickness	3,818 00	
Liability	170,492 96	
Total, $207,598.46; less commissions, $42,688.21		164,910 25
Agents' balances and premiums uncollected, fire, ($381.83 on business prior to Oct. 1, 1912)		17,832 11
Total assets in Canada		$ 970,310 13

LIABILITIES IN CANADA.

Net amount of Accident claims, outstanding	$ 8,000 00	
" Guarantee claims "	16,000 00	
" Sickness claims "	4,000 00	
" Liability claims "	205,000 00	
Total net amount of unsettled claims for losses in Canada (estimated)		$ 233,000 00
Net amount of fire losses, unadjusted		4,750 00
Reserve of unearned premiums, viz.:—		
Accident risks	$ 58,980 34	
Guarantee "	22,490 30	
Sickness "	10,087 16	
Liability "	372,249 10	
Total reserve, $463,806.90; carried out at 80 per cent		371,045 52
Reserve of unearned premiums, fire, $108,115.77; carried out at 80 per cent		86,492 62
Taxes due and accrued, fire, $1,400; other $7,900		9,300 00
Total liabilities in Canada		$ 704,588 14

INCOME IN CANADA.

For Fire Risks—	
Gross cash received for premiums	$ 207,420 28
Deduct reinsurance, $1,405.19; return premiums, $31,408.87	32,814 06
Net cash received for said premiums	$ 174,606 22
For Accident Risks—	
Gross cash received for premiums	$ 116,163 95
Deduct reinsurance, $727; and return premiums, $2,258.71	2,985 71
Net cash received for said premiums	$ 113,178 24

THE EMPLOYERS' LIABILITY—*Continued.*

INCOME IN CANADA—*Concluded.*

For Guarantee Risks—		
Gross cash received for premiums	$ 51,581 03	
Deduct reinsurance, $513.50; and return premiums, $3,898.25	4,411 75	
Net cash received for said premiums	$ 47,169 28	
For Sickness Risks—		
Gross cash received for premiums	$ 20,317 02	
Deduct reinsurance, $64; and return premiums, $202.20	266 20	
Net cash received for said premiums	$ 20,050 82	
For Liability Risks—		
Gross cash received for premiums	$ 789,207 57	
Deduct reinsurance, $3,376.93; and return premiums, $39,457.53	42,834 46	
Net cash received for said premiums	$ 746,373 11	
Total net cash received for all premiums		$ 1,101,377 67
Total income in Canada		$ 1,101,377 67

EXPENDITURE IN CANADA.

For Fire Risks—	
Amount paid for claims occurring in previous years	$ 10,300 90
Deduct savings and salvage	860 72
Net amount paid for claims	$ 9,440 18
Amount paid for claims occurring during the year	$ 52,161 11
Deduct savings and salvage	1,172 97
Net amount paid for said claims	$ 50,988 14
Total net amount paid for fire claims	$ 60,428 32
For Accident Risks—	
Net amount paid for claims occurring in previous years	$ 12,640 11
Amount paid for claims occurring during the year	$ 87,630 96
Deduct reinsurance	313 00
Net amount paid for said claims	$ 87,317 96
Total net amount paid for accident claims	$ 99,958 07
For Guarantee Risks—	
Net amount paid for claims occurring in previous years	$ 11,778 87
Amount paid for claims occurring during the year	$ 7,883 20
Deduct recoveries and reinsurance	2,663 93
Net amount paid for said claims	$ 5,219 27
Total net amount paid for guarantee claims	$ 16,998 14
For Sickness Risks—	
Net amount paid for claims occurring in previous years	$ 3,759 46
Amount paid for claims occurring during the year	$ 11,478 70
Deduct reinsurances	100 00
Net amount paid for said claims	$ 11,378 70
Total net amount paid for sickness claims	$ 15,138 16

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

For Liability Risks—		
Net amount paid for claims occurring in previous years	$ 182,543 59	
Amount paid for claims occurring during the year	$ 207,680 22	
Deduct reinsurances	7,321 33	
Net amount paid for said claims	$ 200,358 89	
Total net amount paid for liability claims	$ 382,902 48	
Total net amount paid for all claims		$ 575,425 17
Commission or brokerage: fire, $30,571.26; other, $211,438.19		242,009 45
Paid for salaries of officials: fire, $11,895.21; other, $41,837.12; travelling expenses: fire, $1,650.64; other, $6,731.25		62,114 22
Taxes: fire, $2,833.06; other, $7,605.81		10,438 87
Miscellaneous payments, fire, viz.:—Postage, telegrams, telephones and express, $1,272.22; advertising, $38; rent, $1,440; printing and stationery, $2,669; office furniture, $499.17; maps and plans, $1,197.60; sundries, $729.55; underwriters' boards, tariff associations, etc., $2,037.60; legal expenses, $20.		9,903 14
Miscellaneous payments, (other) viz.:—Advertising, $828.86; furniture and fixtures, $703.76; legal fees, $568.25; postage, telegrams, telephone, express and sundries, $6,348.58; printing and stationery, $6,623.32; rent, $5,153.48		20,226 25
Total expenditure in Canada		$ 920,117 10

RISKS AND PREMIUMS IN CANADA.

		Amount.	Premiums thereon.
Fire Risks—			
Gross policies in force at date of last statement		$ 7,923,231	$ 98,517 17
Policies taken during the year, new and renewed		18,931,862	214,958 89
Total		$26,855,093	$ 313,476 06
Deduct terminated		10,664,089	119,567 48
Gross in force at December 31, 1912		$ 16,191 004	$ 193,908 58
Deduct reinsured		125,200	1,226 35
Net in force at December 31,1912		$ 16,065,804	$ 192,682 23
Accident Risks—			
Gross policies in force at date of last statement	5,469	$ 14,930,200	$ 102,106 54
Policies taken during the year, new	1,790	5,505,850	37,648 59
" " " " renewed	4,325	12,650,000	83,372 87
Total	11,584	$ 33,086,050	$ 223,128 00
Deduct terminated	5,636	15,526,450	104,533,32
Gross in force at December 31, 1912	5,948	$ 17,559,600	$ 118,594 68
Deduct reinsured		116,000	634 00
Net in force at December 31, 1912	5,948	$ 17,443,600	$ 117,960 68
Guarantee Risks—			
Gross policies in force at date of last statement	2,533	$ 14,401,009	$ 49,476 64
Policies taken during the year, new	963	6,625,310	20,557 90
" " renewed	1,737	7,891,047	31,538 24
Total	5,233	$ 28,917,366	$ 101,572 78
Deduct terminated	2,852	17,051,829	55,296 42
Gross in force at December 31, 1912	2,381	$ 11,865,537	$ 46,276 36
Deduct reinsured		515,000	1,295 75
Net in force at December 31,1912	2,381	$ 11,350,537	$ 44,980 61

THE EMPLOYERS' LIABILITY—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

	No.	Amount.	Premiums thereon.
Sickness Risks—			
Gross policies in force at date of last statement	3,361	$ 4,934,300	$ 120,831 63
Policies taken during the year—new........	605	847,375	3,415 08
" " renewed....	2,663	4,041,125	16,988 00
Total..............................	6,629	$ 9,822,800	$ 41,234 71
Deduct terminated......................	3,388	4,973,800	21,000 39
Gross in force at end of year..............	3.241	$ 4,849,000	$ 20,234 32
Deduct reinsured.............................		15,000	60 00
Net in force at December 31, 1912........	3,241	$ 4,834,000	$ 20,174 32
Liability Risks—			
Gross policies in force at date of last statement	2,182	$ 22,217,167	$ 675,448 89
Policies taken during the year—new........	1,056	10,580,000	243,818 80
" " renewed....	1,528	15,218,428	586,787 15
Total..............................	4,766	$ 48,015,595	$1,506,054 84
Deduct terminated......................	2,379	24,197,167	757,855 39
Gross in force at end of year..............	2,387	$ 23,818,428	$ 748,199 45
Deduct reinsured.............................		20,000	3,701 25
Net in force at December 31, 1912........	2,387	$ 23,798,428	$ 744,498 20

THE EMPLOYERS' LIABILITY—*Continued.*

General Business Statement for the Year ending December 31, 1912.

Revenue Account.

INCOME.	£	s.	d.	£	s.	d.
Balance 1911 account				1,348,939	2	5
Less Dividend				60,000	0	0
				£1,288,939	2	5
Revenue of the year—						
Premiums, less bonus and returns to the Assured and Reassurance	£ 1,729,874	3	7			
Interest and rents	69,756	2	1			
Transfer fees	51	5	0			
Profit on exchange	6,016	12	3			
				1,805,698	2	11
Hamilton House. Interest on fund				233	10	5
				£3,094,870	15	9

EXPENDITURE.	£	s.	d.	£	s.	d.
Charges against revenue of the year—						
Expenses of management	£ 130,398	1	1			
Commissions	411,031	17	0			
Taxes	33,268	3	0			
	£ 574,698	1	1			
Losses paid and outstanding	874,415	9	3			
Bad debts	171	19	0			
				1,449,285	9	4
Loss on sale of investments				154	2	11
Hamilton House. Written off cost				233	10	5
Amount written off investments				97,000	0	0
Balance of this account				1,548,197	13	1
				£3,094,870	15	9

Balance Sheet.

LIABILITIES.				£	s.	d.	£	s.	d.
Shareholders' capital—									
100,000 shares, £10 each				1,000,000	0	0			
To Capital—100,000 shares £2 paid							200,000	0	0
" Amounts due to other companies and agents							17,752	2	5
" Outstanding liabilities							102,012	16	5
" Reserves—									
Outstanding losses				£407,106	17	8			
Revenue balance	£1,548,197	13	1						
Less Interim Div.	20,000	0	0						
				1,528,197	13	1			
							1,935,304	10	9

ASSETS.	£	s.	d.	£	s.	d.
By investments—						
British and Colonial Government securities				81,326	11	9
Foreign Government securities				274,186	16	6
Foreign and Colonial municipal securities				472,860	17	6
Railway and other debentures and debenture stocks				904,726	4	11
Preference and ordinary stocks and shares				31,646	12	1
Hamilton House	£65,452	14	8			
Redemption Fund investment	8,166	9	2			
				73,619	3	10
Freehold premises				4,399	2	8
Loans on security				11,500	0	0
				£1,854,265	9	3
Less (to write down to below market value)				97,000	0	0
				£1,757,265	9	3
By Branch and agency balances				402,298	2	9
" amounts due from other companies and assured				6,743	3	1
" Interest and rents accrued				22,816	7	8

THE EMPLOYERS' LIABILITY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES.	£ s. d.	ASSETS.		£ s. d.
		By Cash at bankers'		
		On deposit	£45,450 0 0	
		On current account	20,479 6 10	
			£65,929 6 10	
		" Cash in hand	17 0 0	65,946 6 10
	£2,255,069 9 7			£2,255,069 9 7

THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Hon. THOS. CRAWFORD.

Manager and Secretary—WM. G. BROWN.

Principal Office—Toronto.

(Incorporated by letters patent (Ontario) bearing date January 29, 1898, commenced business in Ontario, January 29, 1898. Re-incorporated by Act of Parliament of Canada in 1909 by 8-9 Edward VII., chap. 81. Dominion license issued July 1, 1901.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	561,700 00
Amount paid up in cash	156,197 50

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on Real Estate	$ 233 59

Bonds and debentures owned by the company, viz.:—

	Par value	Book and Market value.
*City of Toronto bonds, 1919, 3½ per cent	$ 24,333 33	$ 24,350 00
*Town of Woodstock bonds, 1920, 4 per cent	11,000 00	11,203 00
*Town of Portage la Prairie, 1945, 5 per cent	5,000 00	5,433 20
Toronto and York Radial Ry. Co., 1919, 5 per cent	10,000 00	10,373 75
*City of Calgary, 1925, 4½ per cent	5,000 00	5,066 82
City of Winnipeg, 1920, 4 per cent	5,000 00	5,000 00
Hamilton Cataract Power, Light and Traction Co., 1943, 5 per cent	5,000 00	5,205 38
*Town of Fort William, 1936, 4½ per cent	10,000 00	10,192 08
Montreal Light, Heat and Power Co., 1933, 5 per cent	10,000 00	10,518 05
Total par, book and market values	$ 85,333 33	$ 87,342 28

Carried out at book and market value		87,342 28
21 shares Dominion Permanent Loan Co. stock, par value $2,062.50, book and market value		2,062 50
Cash at head office and Montreal branch		16,752 45
Cash in Imperial Bank		18,839 66
Loan to Independent Fire	$32,638 77	
Loan to Metropolitan Fire	25,134 95	
		57,773 72
Advance secured by Life Policies and note		871 21
Total ledger assets		$ 183,875 41

---

*On deposit with the Receiver General.

THE EQUITY FIRE—*Continued.*

OTHER ASSETS.

Interest accrued	512 50
Agents' balances and premiums uncollected ($8,822.63 prior to Oct. 1, 1912)	29,218 46
Office furniture, $3,694.21; plans, $7,985.56	11,679 77
Reinsurance losses	6,729 95
*Total assets	$ 232,016 09

LIABILITIES.

Net amount of losses, adjusted and unpaid	$ 7,542 22	
Net amount of losses, unadjusted	13,944 14	
Total net amount of unsettled claims for losses		$ 21,486 36
Reserve of unearned premiums, $160,224.00; carried out at 80 per cent		128,179 00
Reinsurance, $4,017; and return premiums, $4,100		8,117 00
Due and accrued for salaries, rent, &c		900 00
Due and accrued for taxes		1,672 00
Total liabilities		$ 160,354 36
Excess of assets over liabilities		$ 71,661 73
Capital stock paid up in cash		156,197 50

INCOME.

Gross cash received for premiums	$ 275,932 59	
Deduct reinsurance, $49,419.29; and return premiums, $50,683.55	100,102 84	
Net cash received for premiums		$ 175,829 75
Received for interest on investments		9,694 01
Total		$ 185,523 76
Received for calls on capital stock, $200; for increased capital, $51,575		51,775 00
Total income		$ 237,298 76

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 6,997 45	
Deduct amount received for savings, salvages and reinsurance	2,301 16	
Net amount paid for said losses	$ 4,696 29	
Amount paid for losses occurring during the year	$ 130,908 24	
Deduct reinsurance	20,651 77	
Net amount paid for said losses	$ 110,256 47	
Total net amount paid for losses, $114,952.76; adjustments expenses, $2,895.48		$ 117,848 24
Paid for commission or brokerage		43,081 69
Salaries, $25,624.53; travelling expenses, $1,548.53; directors' fees, $4,436.04; auditors' fees, $840		32,449 10

---

*In addition to the above assets there are sums due from the Metropolitan Fire and the Independent Fire amounting to $53,627.84, which are unsecured except by premium notes and unpaid capital of those companies, and are not admitted by the Department.

THE EQUITY FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Paid for taxes		5,394 80
All other expenditure, viz.:—Advertising, $1,826.29, fire department, patrol and salvage corps assessments, and fire commissioner, $137.57; furniture and fixtures, $693.21; legal expenses, $1,758.77; maps and plans, $495.02; postage, telegrams, telephone and express, $3,837.51; printing and stationery, $3,923.07; rents, $3,888; discount and exchange $287.03; bonus to agents, $479.58; guarantee bonds and mercantile agency, $200		17,526 05
Stock selling expenses		3,500 00
Total expenditure	$	219,799 88

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year	$	166,376 53
Income as above		237,293 76
Total	$	403,675 29
Expenditure as above		219,799 88
Net ledger assets, December 31, 1912	$	183,875 41

REINSURANCE IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in such companies	$	46,820 18
Amount of commission thereon		12,097 22
Amount of losses recovered from such companies (including adjustment expenses)		32,348 00
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $21,781; carried out at 80 per cent	$	17,424 80
Amount of losses due and recoverable from such companies		13,307 60
	$	30,732 40
Net amount of reinsurance premiums payable to such companies		4,017 00

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	33,050	$ 34,785,999	$ 422,099 84
Taken during the year, new and renewed	17,802	20,317,108	279,778 00
Total	50,852	$ 55,103,107	$ 701,877 84
Deduct terminated	21,287	24,396,656	331,891 84
Gross in force at end of year	29,565	$ 30,706,451	$ 369,986 00
Deduct reinsured		3,163,177	43,866 00
Net in force at December 31, 1912	29,565	$ 27,543,274	$ 326,120 00

FACTORIES INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—C. R. Clapp.
Vice-President—B. L. Anderson.

Secretary—R. J. Mahony.
Treasurer—R. B. Young.

Principal Office—Toronto.

(Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act", chapter 69 of the statutes of Quebec of 1908, the said company is enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII., cap. 128. Dominion license issued December 17, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	160,000 00
Amount paid up in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals	$ 2,000 00

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book and market value.
*·Province of Nova Scotia, 1922, 3 per cent	$ 25,000 00	$ 23,742 50
*·Province of New Brunswick, 1933, 3½ per cent	15,000 00	15,000 00
*·City of Hull, 1940, 1941, 4 per cent	10,000 00	9,176 20
*·Town of Nicolet, P.Q., 1915, 4½ per cent	7,000 00	7,000 00
Town of Nicolet, P.Q., 1915, 4½ per cent	3,000 00	3,000 00
Total par, book and market values	$ 60,000 00	$ 57,918 70

Carried out at book and market value	57,918 70
Cash in Molsons Bank, Toronto	74,430 88
Total ledger assets	$ 134,349 58

---

*In deposit with Receiver General.

FACTORIES INSURANCE COMPANY—*Continued.*

OTHER ASSETS.

Interest accrued		194 00
Agents' balances and premiums uncollected		86,748 03
Due for reinsurance		53,529 92
Amount of premium notes on hand on which policies are issued	$ 129,449 79	
Deduct amount paid thereon	6,472 49	
Balance		122,977 30
Total assets	$	397,798 83

LIABILITIES.

Net amount of losses; unadjusted (including $500 outside of Canada)	$	20,508 00
Reserve of unearned premiums, $175,352.57; carried out at 80 per cent		140,282 04
Due for reinsurance premiums		133,556 07
Taxes due and accrued		2,488 17
Total liabilities	$	296,834 28
Excess of assets over liabilities	$	100,964 55
Capital stock paid up in cash		100,000 00

INCOME.

Gross cash received for premiums	$ 588,825 38	
Deduct reinsurance, $260,658.25; and return premiums, $176,191.05	436,849 30	
Total net cash received for premiums	$	151,976 08
Received for interest on investments		3,445 48
Total income	$	155,421 56

EXPENDITURE.

	In Canada.		
Amount paid for losses occurring in previous years	$ 61,034 87		
Deduct reinsurances	54,512 99		
Net amount paid for said losses	$ 6,521 88		
Amount paid for losses occurring during the year	$ 260,280 36		
Deduct reinsurances	121,104 44		
Net amount paid for said losses	$ 139,175 92		
Total net amount paid for losses		$	145,697 80
Commission or brokerage			30,808 91
Salaries Home Office officials, $7,162.35; directors' fees, $635.35; travelling expenses $646.23			8,443 93
Taxes			4,290 92
All other expenditure, viz.:—Legal expenses, $2,516.11; postage, telegrams, telephones and express, $129.26; rent $600			3,245 37
Total expenditure		$	192,486 93

FACTORIES INSURANCE COMPANY—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911	$ 171,414 95
Amount of cash income as above	155,421 56
Total	$ 326,836 51
Amount of cash expenditure as above	192,486 93
Balance, net ledger assets Dec. 31, 1912	$ 134,349 58

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 290,062 28
Amount of commission thereon	67,355 71
Amount of losses incurred recovered from said companies	167,842 31
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $161,238.38; carried out at 80 per cent	$ 128,990 70
Amount of losses due and recoverable from such companies	53,489 60
Amount of reinsurance premiums payable to such companies	133,237 97

RISKS AND PREMIUMS.

Cash Business.

Gross policies in force at December 31, 1911	$ 26,777,380	$ 489,778 61
Taken during the year, new and renewed	41,001,462	555,978 14
Total	$ 67,778,842	$1,045,756 75
Deduct terminated	35,745,862	621,372 83
Gross in force at end of year	$ 32,032,980	$ 424,383 92
Deduct reinsured	25,174,457	322,036 34
Net in force at December 31, 1912	$ 6,858,523	$102,347 58

Mutual Business.

Taken during the year (3 year notes)	$ 1,329,958	$ 50,800 66
In force December 31, 1912 (5 year notes up to December, 1910, 3 year notes thereafter)	5,873,894	284,747 34

Unassessed portion of premium notes.....$ 124,938 13

FIDELITY-PHENIX FIRE INSURANCE COMPANY, OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HENRY EVANS. | Secretary—J. A. SWINERTON.

Principal Office—46 Cedar Street, New York, N.Y.

Chief Agent in Canada—
A. M. M. KIRKPATRICK. | Head Office in Canada—Toronto.

(Formed by the amalgamation on Jan, 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed for and paid up in cash	$ 2,500,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
District of Columbia, 1924, 3·65 per cent bonds	$ 155,000 00	$ 164,300 00
City of Toronto, 3½ per cent bonds, 1913,1929, 1944	130,300 00	119,993 00
U. S. Govt. Panama bonds, 1961, 3 p.c.	40,000 00	40,800 00
Total par and market values	$ 325,300 00	$ 325,093 00

Carried out at market value	$ 325,093 00
Agents' balances and premiums uncollected ($259.52 on business prior to Oct. 1, 1912)	40,946 80
Agents' ledger balances, (Tornado)	155 51
Total assets in Canada	$ 366,195 31

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 3,100 46	
Net amount of losses, unadjusted	36,249 22	
Net amount of losses, resisted in suit	4,000 00	
Net amount of unsettled losses, (fire)		$ 43,349 68
Reserve of unearned premiums: fire, $246,829.85, tornado, $6,126.64; total $252,956.49; carried out at 80 per cent		202,365 19
Taxes due and accrued		2,516 13
Total liabilities in Canada		$ 248,231 00

INCOME IN CANADA

Fire Risks.

Gross cash received for premiums	$ 457,946 22
Deduct reinsurance, $1,521.82; and return premiums, $58,975.90	60,497 72
Net cash received for said premiums	$ 397,448 50

FIDELITY-PHENIX—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.

Gross cash received for premiums	$ 8,440 34	
Deduct reinsurance, $1,278.10; return premiums, $267.22	1,545 32	
Net cash received for said premiums	$ 6,895 02	
Total net cash received for all premiums		$ 404,343 52
Interest on bonds (paid direct to head office)		11,417 96
Total income in Canada		$ 415,761 48

EXPENDITURE IN CANADA.

Fire Losses.

Amount paid for losses occurring in previous years	$ 48,996 32	
Amount paid for losses occurring during the year	$ 203,172 28	
Deduct savings, salvage and reinsurance	1,084 93	
Net amount paid for said losses	$ 202,087 35	
Total net amount paid for fire losses	$ 251,083 67	
Net amount paid for tornado losses	$ 710 00	
Total net amount paid for losses		$ 251,793 67
Commission or brokerage, fire, $79,075.58; tornado, $1,302.21		80,377 79
Taxes		4,771 01
Salaries H.O.: officials $700.12; travelling expenses, $565.78		1,265 90
General expenses:—Postage, $796.37; telegrams, telephones and express, $482.01; exchange, $142.52; duty on supplies, $137.82; boards' expenses, $2,954.95; advertising, $61.65; printing and stationery $133.96; sundries, $19,235.89; legal expenses $2.55; rents, $655.00; maps and plans, $161.50		24,764 22
Total expenditure in Canada		$ 362,972 59

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 31,766,737	$ 439,660 71
Taken during the year, new and renewed	33,465,583	437,502 43
Total	$ 65,232,320	$ 877,163 14
Deduct terminated	29,622,320	403,017 62
Gross in force at end of year	$ 35,610,000	$ 474,145 52
Deduct reinsured	294,755	2,383 89
Net in force at December 31, 1912	$ 35,315,245	$ 471,761 63
Tornado Risks.		
Gross policies in force at date of last statement	$ 77,800	$ 673 00
Taken during the year, new and renewed	1,702,850	8,595 85
Total	$ 1,780,650	$ 9,268 85
Deduct terminated	71,350	479 50
Gross in force at end of year	$ 1,709,300	$ 8,789 35
Deduct reinsured	255,000	1,303 10
Net in force at December 31, 1912	$ 1,454,300	$ 7,486 25

Total number of policies in force in Canada at date	(No return)
Total net amount in force	$36,769,545 00
Total premiums thereon	479,247 88

FIDELITY-PHENIX—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 572,500 00
Mortgage loans on real estate, first liens	29,500 00
Book value of stocks and bonds	12,185,736 00
Cash on hand, in trust companies and in banks	1,137,625 27
Agents' balances and bills receivable	1,176,675 00
Other ledger assets	11,250 00
Total ledger assets	$15,113,286 27

NON-LEDGER ASSETS.

Interest accrued	94,601 88
Rents due	250 00
Gross assets	$15,208,138 15
Deduct assets not admitted	63,052 46
Total admitted assets	$15,145,085 69

LIABILITIES.

Net amount of unpaid losses and claims	$ 535,623 40
Unearned premiums	6,834,792 28
Dividends declared and unpaid to stockholders	125,000 00
Reinsurance premiums	5,000 00
Salaries, rents, expenses, bills, accounts, fees &c., due or accrued	25,000 00
Taxes due or accrued	141,000 00
Commissions, brokerage &c	29,000 00
Unearned premium reserve	250,000 00
Reserve for contingencies	100,000 00
Total liabilities, except capital stock	$ 8,045,415 68
Capital stock paid up in cash	2,500,000 00
Surplus beyond liabilities and capital stock	4,599,670 01
Total liabilities	$15,145,085 69

INCOME.

Net cash received for premiums	$ 6,185,991 42
Interest and dividends	516,832 25
Rents	29,054 12
Gross profit on sale or maturity of ledger assets	42,602 00
Gross increase by adjustment in book value of ledger assets	395,330 00
Agents' balances previously charged off	372 45
All other income	74,634 20
Total income	$ 7,244,816 44

FIDELITY-PHENIX—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

DISBURSEMENTS.

Net amount paid for losses	$ 3,195,406 40
Expenses of adjustment and settlement of losses	99,796 19
Dividends to stockholders	250,000 00
Commission or brokerage	1,277,517 57
Allowances to local agencies for miscellaneous agency expenses	894 17
Salaries $142,137.07; and expenses, $122,631.04; of special and general agents	264,768 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees	419,721 71
Rents	70,718 90
Underwriters' boards and tariff associations	71,704 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	28,728 38
Taxes on real estate	7,452 57
Inspections and surveys	11,494 34
State taxes on premiums, Insurance Department licenses and fees	151,446 85
All other licenses, fees and taxes	32,287 10
Balance of claim against Citizens Insurance Co.	8,067 14
Gross loss on sale or maturity of ledger assets	250 00
Gross decrease by adjustment in book of ledger assets	320,182 97
Decrease in liabilities on account of reinsurance treaties	47,887 43
Agents' balances charged off	21,422 30
All other disbursements	185,093 02
Total expenditure	$ 6,464,840 08

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount	$777,670,521 00
Premiums thereon	8,324,178 97
Terminated during the year	744,355,633 00
Premiums thereon	8,112,560 95
Net amount in force, December 31, 1912	1,179,403,625 00
Premiums thereon	12,819,543 81

FIREMAN'S FUND INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—William J. Dutton. | Secretary—Louis Weinmann.

Principal Office—San Francisco, Cal.

Head Office in Canada—Toronto. | Chief Agent in Canada—Jonn H. Hunter.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,500,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Mass., Metropolitan Water bonds, 1941, 3 p.c.	$ 50,000 00	$ 41,750 00
State of California, San Francisco, Seawall bonds, 1924, 4 p.c.	45,000 00	45,000 00
Total par and market values	$ 95,000 00	$ 86,750 00

Carried out at market value	$	86,750 00
Interest accrued		1,650 00
Agents' balances and premiums uncollected (fire)		6,999 84
Net amount of outstanding premiums (automobile)		5,156 67
Total assets in Canada	$	100,556 51

LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted losses (fire)	$	550 00
Net amount of unsettled, unadjusted losses (automobile)		1,021 05
Total net amount of unsettled claims	$	1,571 05
Reserve of unearned premiums; fire, $22,041.81; automobile, $14,836.47; inland transportation and ocean, $964,57. Total $37,842.85; carried out at 80 per cent		30,274 28
Taxes due and accrued; fire, $800; other, $600		1,400 00
Total liabilities in Canada	$	33,245 33

FIREMAN'S FUND—*Continued.*

INCOME IN CANADA.

For Fire Risks.—		
Gross cash received for premiums	$ 47,728 59	
Deduct reinsurance, $4,455.28; return premiums, $8,535.85	12,991 13	
Net cash received for said premiums	$ 34,737 46	
For Automobile Risks—		
Gross cash received for premiums	$ 36,707 29	
Deduct return premiums	8,574 31	
Net cash received for said premiums	$ 28,132 98	
For Transportation Risks—		
Gross cash received for premiums	$ 2,087 44	
Deduct return premiums	13 28	
Net cash received for said premiums	$ 2,074 16	
Total net cash received for premiums		$ 64,944 60
Total income in Canada		$ 64,944 60

EXPENDITURE IN CANADA.

Fire Risks—		
Amount paid for losses occurring in previous years	$ 11,002 50	
Deduct savings, salvage and reinsurances	6,002 50	
Net amount paid for said losses	$ 5,000 00	
Amount paid for losses occurring during the year	$ 18,022 30	
Deduct reinsurance	1,857 20	
Net amount paid for said losses	$ 16,165 10	
Total net amount paid for fire losses	$ 21,165 10	
Automobile Risks—		
Net amount paid for losses occurring in previous years	$ 103 98	
Amount paid for losses occurring during the year	$ 32,937 77	
Deduct reinsurances	13,723 87	
Net amount paid for said losses	$ 19,213 90	
Total net amount paid for automobile losses	$ 19,317 88	
Inland Transportation Risks—		
Amount paid for inland transportation losses	$ 53 87	
Total net amount for all losses		$ 40,536 85
Commission or brokerage: Fire, $5,533.19; other, $5,789.48		11,322 67
Salaries, fees and all other charges of officials, fire		144 30
Taxes: fire, $569.29; other, $252.54		821 83
Miscellaneous payments, viz.:—Maps and plans, $400.75; postage telegrams, telephones and express (fire) $140.84; (other), $95.35; board fees, 233.75		870 69
Total expenditure in Canada		$ 53,696 34

FIREMAN'S FUND—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 2,471,895	$ 43,398 12
Taken during the year—new and renewed	2,759,581	44,776 03
Total	$ 5,231,476	$ 88,174 15
Deduct terminated	3,118,547	41,551 05
Gross in force at December 31, 1912	$ 2,112,929	$ 46,623 10
Deduct reinsured	356,495	5,936 43
Net in force at December 31, 1912	$ 1,756,434	$ 40,686 67
Automobile Risks.		
Gross policies in force at date of last statement	$ 380,460	$ 10,500 25
Taken during the year new and renewed	1,852,337	39,799 37
Total	$ 2,232,797	$ 50,299 62
Deduct terminated	1,201,632	20,626 67
Gross and net in force at December 31, 1912	$ 1,031,165	$ 29,672 95
Inland Transportation and Ocean Risks.		
Gross policies in force at date of last statement	$ 62,789	$ 2,400 71
Taken during the year—new and renewed	101,711	2,012 44
Total	$ 164,500	$ 4,413 15
Deduct terminated	139,801	3,448 58
Gross and net in force at December 31, 1912	$ 24,699	$ 964 57

Number of policies in force in Canada at date (no return).

Total net amount in force at December 31, 1912	$ 2,812,298 00
Total net premiums thereon	71,324 19

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 473,442 39
Mortgage loans on real estate	1,004,083 33
Loans on bonds, stocks, &c	430,850 00
Book value of bonds and stocks	5,457,385 67
Cash on hand, in trust companies and in banks	685,631 45
Agents' balances and bills receivable	1,211,697 84
Other assets	3,018 45
Total ledger assets	$ 9,266,109 13

NON-LEDGER ASSETS.

Interest due and accrued	84,904,99
Gross assets	$ 9,351,014 12
Deduct assets not admitted	82,090 04
Total admitted assets	$ 9,268,924 08

FIREMAN'S FUND—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

LIABILITIES.

Total amount of unpaid losses and claims	$ 487,239 78
Total unearned premiums	3,812,953 73
Salaries rents, expenses, bills, accounts due or accrued	5,000 00
Taxes due or accrued (estimated)	112,000 00
Commission or brokerage due or to become due	187,000 00
Dividend earned but not declared	60,000 00
Total liabilities, excluding capital stock	$ 4,664,193 51
Capital stock paid up in cash	1,500,000 00
Surplus over all liabilities and capital stock	3,104,730 57
Total liabilities	$ 9,268,924 08

INCOME.

Net cash received for premiums	$ 5,472,766 43
Interest and dividends	329,858 52
Rents	19,333 00
Agents' balances previously charged off	410 28
Gross profit on sale or maturity of stocks and bonds	27,715 00
All other income	250 00
Total income	$ 5,850,333 23

DISBURSEMENTS.

Net amount paid for losses	$ 2,903,265 66
Expenses of adjustment and settlement of losses	54,646 88
Interest or dividends to stockholders	240,000 00
Commissions or brokerage	963,013 33
Allowances to local agencies for miscellaneous agency expenses	21,548 41
Salaries, $245,998.29; and expenses $100,554 87, of special and general agents	346,553 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees	218,215 63
Rents	32,281 54
Underwriters' boards and tariff associations	58,747 94
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	12,068 26
Inspections and surveys	21,765 66
Taxes on real estate	6,237 00
State taxes on premiums, Insurance department licenses and fees.	144,925 16
All other licenses, fees and taxes	8,587 44
Agents' balances charged off	2,648 46
Gross loss on sale or maturity of bonds and stocks	11,663 10
All other disbursements	150,844 86
Total disbursements	$ 5,197,012 49

FIREMAN'S FUND—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1912.—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year Fire	$414,237,973 00
Premiums thereon	5,088,956 79
Amount of policies terminated during the year	401,184,369 00
Premiums thereon	4,900,641 41
Net amount in force at December 31, 1912	526,097,218 00
Premiums thereon	6,239,872 39

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DANIEL H. DUNHAM. | Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Head office in Canada—Winnipeg. | Chief Agent in Canada—BENJAMIN B. SMITH.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

CAPITAL.

Amount of joint stock capital, authorized, subscribed for and paid up in cash	$1,000,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Railway (Winnipeg Terminal) bonds, 1939, 4 per cent	$ 10,000 00	$ 9,700 00
City of Toronto bonds, 1948, 4 per cent	44,773 33	41,639 20
Total par and market value	$ 54,773 33	$ 51,339 20

Carried out at market value	$ 51,339 20
Interest accrued	1,095 46
Agents' balances and premiums uncollected	9,554 15
Total assets in Canada	$ 61,988 81

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 5 88	
Net amount of losses, unadjusted	175 00	
Total net amount of unsettled claims for losses		$ 180 88
Reserve of unearned premiums, $33,807.84; carried out at 80 per cent		27,046 27
Taxes due and accrued		730 52
Reinsurance premiums due		384 53
Total liabilities in Canada		$ 28,342 20

FIREMEN'S OF NEWARK—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 57,496 87	
Deduct reinsurance, $3,391.83; return premiums, $9,499.49	12,891 32	
Net cash received for premiums		$ 44,605 55
Total income in Canada		$ 44,605 55

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 1,200 00	
Deduct savings, salvage and reinsurance	420 41	
Net amount paid for said losses	$ 779 59	
Amount paid for losses occurring during the year	$ 4,365 98	
Deduct reinsurances	783 41	
Net amount paid for said losses	$ 3,582 57	
Total net amount paid for losses		$ 4,362 16
Commission or brokerage		10,841 47
Salaries, fees and all other charges of officials		1,441 10
Taxes		2,263 69
Miscellaneous payments, viz.:—Advertising, $26.50; maps and plans, $1,744.05; postage, telegrams, telephones and express, $443.23; printing and stationery, $380.11; board fees, $337.55; salaries and general expenses (pro rata), $2,027.33; loss adjustment expense, $92.59		5,051 36
Total expenditure in Canada		$ 23,959 78

RISKS AND PREMIUMS IN CANADA

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 1,936,611	$ 33,522 74
Taken during the year, new and renewed	4,245,754	64,909 85
Total	$ 6,182,365	$ 98,432 59
Deduct terminated	707,333	11,181 22
Gross in force at end of year	$ 5,475,032	$ 87,251 37
Deduct reinsured	1,817,014	26,959 36
Net in force at December 31, 1912	$ 3,658,018	$ 60,292 01

(For General Business Statement, see Appendix.)

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, (LIMITED.)

Statement for the Year ending December 31, 1912.

Chairman—Earl of Dunmore. | Secretary—J. Mayhew Allen.

Chief Agent in Canada—Thomas H. Hall.

Principal Office—Perth, Scotland. | Head Office in Canada—Toronto.

(Incorporated, February 23, 1891. Dominion license issued, July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.......$	6,250,000
Amount paid up in cash..	1,792,950

ASSETS IN CANADA.

Debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Clinton, Waterworks debentures, 1937, 4½ p.c......$	5,000 00	$ 4,414 00
City of Cranbrook, debentures, 1913 to 1929, 5 p.c...........	31,663 38	30,564 67
City of Wetaskiwin, debentures, 1913 to 1960, 5 p.c.........	9,902 67	9,192 06
City of Prince Albert, debentures, 1913 to 1937, 5 p.c.......	4,584 06	4,595 57
Saskatoon, S.D., debentures, 1913 to 1940, 5 p.c...........	26,666 67	26,666 69
City of Medicine Hat, debentures, 1916-1931, 5 p.c........	6,915 97	6,915 97
Portage La Prairie, S. D., debentures, 1928, 5 p. c..........	16,000 00	15,732 80
City of Edmonton, debentures, 1920, 5 p.c.................	24,000 00	24,000 00
City of Nanaimo, debentures,1960, 5 p.c..................	16,000 00	14,659 20
City of Saskatoon, debentures,1920, 5 p.c..................	30,000 00	30,000 00
City of Moosejaw, debentures, 1915 and 1920, 4½ p.c.......	14,000 00	13,678 70
Canada Landed and National Investment Co., 1913, 4½ p.c.	15,000 00	15,000 00
Strathcona Public School district debentures, 1913 to 1940, 5 p.c..	15,866 72	15,866 72
Town of Rosthern, debentures, 1913 and 1930, 5 p.c........	3,751 77	3,449 26
City of N. Vancouver, debentures, 1958, 1960, 5 p.c........	6,450 00	6,450 00
City of Prince Albert, S. D., 1913-1935, 4½ p.c............	15,636 12	14,820 27
Town of Swift Current, debentures, 1932, 5 p.c............	8,000 00	7,714 40
Total par and market values.................	$ 249,437 36	$ 243,720 31

Carried out at market value...............................$	243,720 31

In hands of the company, viz.:—

Colonial Investment and Loan Co., 1913, 4½ p.c...........$	10,000 00	$ 10,000 00
Grand Valley R.R., 1947, 5 p.c...........................	17,000 00	4,250 00
Total par and market values.................	$ 27,000 00	$ 14,250 00

GENERAL ACCIDENT FIRE AND LIFE.—*Continued.*

ASSETS IN CANADA—*Concluded.*

Carried out at market value	$ 14,250 00
Cash at head office in Canada	50 00
Cash in Imperial Bank of Canada, $16,960.87; Union Trust Co., Ltd., $20,000.00	36,960 87
Agents' balances and outstanding premiums, ($592.41 on business prior to Oct. 1, 1912)	29,615 55
Interest accrued	4,727 01
Office furniture and plans	5,127 79
Total assets in Canada	$ 334,451 53

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses ($1,150 accrued in previous years)	$ 10,804 07
Reserve of unearned premiums, $178,223.85; carried out at 80 p.c.	142,579 08
Due for reinsurance	1,308 70
Salaries, rent, etc., due and accrued	940 85
Taxes due and accrued	2,000 00
Total liabilities in Canada	$ 157,632 70

INCOME IN CANADA.

Gross cash received for premiums	$ 312,247 51	
Deduct reinsurance, $4,909.48; and return premiums, $42,519.91	47,429 39	
Total net cash received for premiums		$ 264,818 12
Received for interest on investments		12,219 58
Transfer fees		24 45
Total income in Canada		$ 277,062 15

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 21,307 54	
Deduct savings and salvage	172 61	
Net amount paid for said losses	$ 21,134 93	
Amount paid for losses occurring during the year	$ 111,823 51	
Deduct savings and salvage	76 05	
Net amount paid for said losses	$ 111,747 46	
Total net amount paid for losses		$ 132,882 39
Paid or allowed for commission or brokerage		49,264 49
Paid for: Salaries Head Office Officials, $15,249.78; directors' fees, $900; auditors' fees, $300; travelling expenses, $3,381.13		19,830 91
Taxes		4,497 09

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

All other expenditure, viz:—General charges, $1,542.97; legal expenses, $122.00; advertising, $220.88; printing and stationery, $2,110.63; postage, telegrams, telephones and express, $1,380.52; rent, $1,692.11; board of fire underwriters' fees, $2,738.57; entertainment, $56.50; furniture and fixtures, $153.75; maps and plans, $411.99; life assurance scheme, $10.06		10,439 98
Total expenditure in Canada	$	216,914 86

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	11,729	$ 23,198,632	$ 324,801 44
Taken during the year, new and renewed	9,621	24,689,106	313,412 57
Total	21,350	$ 47,887,738	$ 638,214 01
Deduct terminated	7,628	22,292,744	293,626 10
Gross in force at end of year	13,722	$ 25,594,994	$ 344,587 91
Deduct reinsured	14	303,186	4,691 69
Net in force at December 31, 1912	13,708	$ 25,291,808	$ 339,896 22

(*For General Business Statement, see Appendix.*)

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—BARON DE NEUFLIZE | Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Head Office in Canada—Montreal. | Chief Agent—Jos. A. LAURIN.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount subscribed for and paid up in cash	$ 400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver general, viz:—

	Par value.	Market value.
556,667 Francs (French Rentes), 3 p.c.	$ 107,436 67	$ 94,007 09

Carried out at market value	$ 94,007 09
Cash in National City Bank, New York	2,349 48
Agents' balances and premiums uncollected ($18,491.10 on business issued prior to Oct. 1, 1912.)	23,418 45
Total assets in Canada	$ 119,775 02

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 65 42	
Net amount of losses, unadjusted	1,010 00	
Total net amount of unsettled claims for losses		$ 1,075 42
Reserve of unearned premiums $23,300.34; carried out at 80 p.c.		18,640 27
Taxes due and accrued		500 00
Reinsurance premiums due		3,869 74
Commission due		1,467 50
Total liabilities in Canada		$ 25,552 93

INCOME IN CANADA

Gross cash received for premiums	$ 13,325 32	
Deduct reinsurance, $1,215.47; return premiums, $156 50	1,371 97	
Net cash received for premiums		$ 11,953 35
Total income in Canada		$ 11,953 35

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE—*Concluded.*

EXPENDITURE IN CANADA.

Commission or brokerage	$	5,667 63
Taxes		1,391 75
Miscellaneous payments, viz—Sundry to Reinsurance Companies		2,544 49
Total expenditure in Canada	$	9,603 87

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year, new	$ 3,537,946	$ 45,511 55
Deduct terminated	436,066	4,090 36
Gross in force at end of year	$ 3,101,880	$ 41,421 19
Deduct reinsured	67,643	699 69
Net in force at December 31, 1912	$ 3,034,237	$ 40,721 50

(*For General Business Statement, see Appendix.*)

*GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM N. KREMER. | Secretary—CHARLES G. SMITH.

Chief Agents in Canada—ESINHART & EVANS.

Principal Office—1 Liberty St., New York. | Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada, December 7, 1904.)

CAPITAL

Amount of capital authorized, subscribed for and paid up in cash..	$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto General Consolidated Loan Debentures 1944, 1948, 3½ and 4½ per cent	$ 163,033 33	$ 150,282 00
City of Toronto Local Improvement debentures, 1920, 4 per cent	25,306 67	24,548 00
Town of Lachine Gold bonds, 1941, 4 per cent	25,000 00	23,500 00
Town of Lachine Gold bonds, 1944, 4½ per cent	5,000 00	4,650 00
Montreal Harbour debentures, 1924, 4 per cent	25,000 00	24,250 00
Province of Manitoba debentures, 1935, 4 per cent	50,000 00	48,000 00
Total par and market values	$ 293,340 00	$ 275,230 00

Carried out at market value	$	275,230 00
Cash in Dominion Bank, Toronto, $3,990.61; Imperial Bank, Ottawa, $18,158.42		22,149 03
Agents' balances ($393.92 was on business prior to Oct. 1, 1912)...		46,408 83
Interest accrued		5,362 16
Total assets in Canada	$	349,150 02

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses	$	16,605 00
Reserve of unearned premiums, $278,861.40; carried out at 80 per cent		223,089 12
Due and accrued for salaries, rent, advertising, agency, &c. expenses		459 48
Provincial, municipal or other taxes due and accrued		1,500 00
Total liabilities in Canada	$	241,653 60

---

*On March 29, 1911, the Rochester German Insurance Company of Rochester, New York, was amalgamated with this company to form a new company under the name of the German American Insurance Company.

GERMAN AMERICAN—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 487,461 82	
Deduct reinsurance, $7,735.68; and return premiums, $66,413.21	74,148 89	
Net cash received for premiums		$ 413,312 93
Received for interest on investments		10,875 74
Profit on sale of ledger assets		3,630 00
Total income in Canada		$ 427,818 67

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 28,621 65	
Amount paid for losses occurring during the year	$ 208,070 48	
Deduct savings, salvage and reinsurance	8,681 43	
Net amount paid for said losses	$ 199,389 05	
Total net amount paid for losses		$ 228,010 70
Commission or brokerage		87,391 37
Salaries, $6,000.00; travelling expenses, $2,869.93		8,869 93
Paid for taxes		6,164 47
Miscellaneous payments, viz.:—Advertising, $70.40; local boards and tariff associations, $3,547.06; stationery and printing, $424.17; postage, express, &c., $1,633.43; duty and other miscellaneous, $502.26; rent, $487.50; fire department, &c., $28.30; maps and plans, $3,166.37		9,859 49
Total expenditure in Canada		$ 340,295 96

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 34,919,718	$ 441,237 29
Policies taken during the year, new and renewed	39,018,888	488,582 89
Total	$ 73,938,606	$ 929,820 18
Deduct terminated	30,673,044	388,910 53
Gross in force at end of year	$ 43,265,562	$ 540,909 65
Deduct reinsured	611,865	8,558 08
Net in force at December 31, 1912	$ 42,653,697	$ 532,351 57

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 8,470,179 68
Interest and dividends	783,454 03
Rents	228,851 03
Agents' balances	1,849 70
Profit on sale or maturity of ledger assets	223,961 89
Other income	1,510,552 29
Total income	$11,218,848 62

GERMAN AMERICAN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912. *Continued.*

DISBURSEMENTS.

Net amount paid for losses	$ 4,676,485 53
Expenses of adjustment and settlement of losses	115,066 57
Paid stockholders for interest or dividends	600,000 00
Commissions or brokerage	1,560,933 77
Allowances to local agencies for miscellaneous agency expenses	1,401 13
Salaries, $360,529.20; and expenses, $135,830.94; of special and general agents	496,360 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees	316,704 15
Rents	77,475 34
Underwriters' boards and tariff associations	101,937 20
Inspections and surveys	66,639 37
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses	45,999 18
Taxes on real estate	31,551 46
State taxes on premiums, Insurance Department licenses and fees	175,001 10
All other licenses, fees and taxes	32,125 89
Gross loss on sale or maturity of ledger assets	7,471 90
Agents' balances charged off	802 71
All other disbursements	1,827,466 98
Total disbursements	$10,133,422 42

LEDGER ASSETS.

Book value of real estate	$ 2,675,166 73
Mortgage loans on real estate, first liens	108,800 00
Book value of bonds and stocks owned	16,706,860 24
Cash on hand, in trust companies and in banks	586,365 55
Agents' balances	1,788,211 37
Other assets	15,000 00
Total ledger assets	$21,880,403 89

NON-LEDGER ASSETS.

Interest due and accrued	139,252 14
Rents due	3,384 85
Gross assets	$22,023,040 88
Deduct assets not admitted	784,615 53
Total admitted assets	$ 21,238,425 35

GERMAN AMERICAN—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 820,524 48
Unearned premiums	8,444,179 06
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	22,858 59
State, county and municipal taxes due or accrued	140,000 00
Commissions, brokerage, &c., due or to become due to agents and brokers	41,447 00
Return premiums and reinsurance premiums	173,438 38
Premiums due or to become due	6,790 58
Real estate taxes accrued	12,000 00
Rents paid in advance	789 08
Total amount of all liabilities (except capital stock)	$ 9,662,027 17
Capital actually paid up in cash	2,000,000 00
Surplus	9,576,398 18
Total liabilities	$21,238,425 35

RISKS AND PREMIUMS.

Fire Risks.

Written or renewed during the year	$1,419,993,059 00
Premiums thereon	14,096,453,94
Terminated during the year	1,338,242,021 00
Premiums thereon	13,398,866 87
Net in force at December 31, 1912	1,695,778 541 00
Premiums thereon	16,543,805 15

GERMANIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HUGO SCHUMANN. | Secretary—GUSTAVE KEHR.

Principal Office—New York, N.Y.

Head Office in Canada—TORONTO. | Chief Agent in Canada—PERCY ROBERTSON.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

CAPITAL.

Amount of joint stock capital authorized subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General—

	Par value.	Market value.
Province of Ontario debs., 1941, 4 p.c.	$ 50,000 00	$ 48,000 00

Carried out at market value	$ 48,000 00
Interest accrued	333 33
Agents' balances and premiums uncollected ($4.80 on business prior to Oct. 1 1912)	7,401 69
Total assets in Canada	$ 55,735 02

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 50 00	
Net amount of losses, unadjusted	3,981 90	
Total net amount of unsettled losses		$ 4,031 90
Reserve of unearned premiums, $26,483.10; Carried out at 80 per cent		21,186 48
Taxes due and accrued		332 24
Reinsurance premiums due		1,249 75
Total liabilities in Canada		$ 26,800 37

INCOME IN CANADA.

Gross cash received for premiums	$ 43,522 91	
Deduct reinsurance, $196.24; return premiums, $8,752.49	8,948 73	
Total net cash received for premiums		$ 34,574 18
Total income in Canada		$ 34,574 18

GERMANIA—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 3,844 56	
Amount paid for losses occurring during the year	$ 10,264 94	
Deduct reinsurances	2,430 37	
Net amount paid for said claims	$ 7,834 57	
Total net amount paid for losses		$ 11,679 13
Commission or brokerage		9,187 08
Salaries, $488.49; travelling expenses, $801.99		1,290 48
Taxes		1,303 47
Miscellaneous payments, viz.:—Advertising, $1.95; inspections and surveys, $237.95; legal fees, $10; maps and plans, $127.44; postage, telegrams, telephones and express, $280.42; printing and stationery, $21.76; exchange, $66.43; bond premium, $15.		760 95
Total expenditure in Canada		$ 24,221 11

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 1,400,254	$ 22,212 85
Taken during the year, new and renewed	3,273,600	48,813 50
Total	$ 4,673,854	$ 71,026 35
Deduct terminated	1,635,162	23,455 67
Gross and net in force at December 31, 1912	$ 3,038,692	$ 47,570 68

(For General Business Statement, see Appendix.)

GUARDIAN ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—HON. EVELYN HUBBARD.
Manager Fire Dept.—A. J. RELTON.

Chief Agent in Canada—HUGH M. LAMBERT.
Principal Office—London, England.

Head Office in Canada—Montreal.

(Established, December 17, 1821. Commenced business in Canada, May 1, 1868).

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	—$9,733,333 33
Amount paid up in cash	1,000,000 "	— 4,866,666 67

ASSETS IN CANADA.

Value of real estate (unencumbered) Metropolitan Bank building, 181 St. James St., Montreal, $68,750 and Guardian building, 160 St. James St., Montreal, $325,000	$ 393,750 00

Stocks, bonds or debentures owned by the company, viz.:—

In deposit with Receiver General—	Par value.	Market value.
Province of Quebec 3 per cent stock, 1937	$ 48,666 67	$ 40,276 53
Cote St. Antoine (Westmount) 4 per cent bonds, 1934	35,000 00	33,183 50
Canadian Northern Ry. 4 per cent bonds, 1930	48,666 67	47,912 33
Province of Manitoba 4 p.c. bonds, 1928–1935	98,000 00	96,329 60
City of Brantford 4 per cent bonds, 1916	10,000 00	9,896 00
City of St. Henri 4 per cent bonds, 1950	15,000 00	14,641 50
Province of British Columbia 3½ per cent bonds, 1937	50,000 00	45,250 00
City of Toronto 3½ per cent debentures, 1944	58,400 00	50,837 20
City of St. Henri 4½ per cent debentures, 1920	6,000 00	5,952 00
Town of St. Louis du Mile End 4 p.c., 1935–37	20,000 00	19,626 00
Town of Maisonneuve 5 per cent debentures, 1946	7,000 00	7,598 50
City of Winnipeg 5 per cent debentures, 1923	14,000 00	14,915 60
City of Winnipeg school debentures, 1943, 4 per cent	25,000 00	23,417 50
City of Vancouver 3½ per cent debentures, 1939–1944	25,000 00	21,521 70
City of Hochelaga R.C.S. bonds 4¾ per cent, 1938	30,000 00	30,570 00
Municipality of St. Gregoire le Thaumaturge School 4½ per cent debentures, 1947	25,000 00	25,000 00
City of Montreal 4 per cent R. C. S. bonds, 1926	15,000 00	14,617 50
City of Montreal Technical S. bonds, 1949, 4 p.c	35,000 00	34,184 50
Town of Lachine 4½ per cent debentures, 1944	10,000 00	10,000 00
Province of New Brunswick 3 per cent debentures, 1938	58,400 00	48,209 20
Total	$ 634,133 34	$ 593,939 16
In control of Company at Montreal:—		
Province of Quebec, Montreal Commercial High School, 4 per cent., 1949	$ 14,000 00	$ 13,673 80
City of London, Ont., 4 per cent debentures, 1939	25,000 00	23,522 50
City of Montreal 7 per cent permanent stock, 1939	3,000 00	5,250 00
City of Ottawa R.C. school 4½ per cent debentures 1939	55,000 00	56,100 00
Total	$ 97,000 00	$ 98,546 30
Total par and market values	$ 731,133 34	$ 692,485 46

GUARDIAN—*Continued.*

ASSETS—*Concluded.*

Carried out at market value		692,485 46
Cash on hand at head office in Canada		86 81
Cash in banks, viz.:—		
Molsons Bank	$ 27,808 57	
Dominion Bank	55,613 71	
Total cash in banks		83,422 28
Agents' balances and premiums uncollected		76,490 03
Interest accrued		10,851 70
Total assets in Canada		$ 1,257,086 28

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 19,354 60	
Net amount resisted, in suit	4,700 00	
Total net amount of unsettled claims for losses		$ 24,054 60
Reserve of unearned premiums, $588,264.82; carried out at 80 per cent		470,611 86
Taxes due and accrued		7,000 00
Total liabilities in Canada		$ 501,666 46

INCOME IN CANADA.

Gross cash received for premiums	$ 960,611 49	
Deduct reinsurance, $16,948 27; and return premiums, $116,533.44	133,481 71	
Net cash received for premiums		$ 827,129 78
Received for interest on investments		33,992 64
Received for rents		17,961 14
Total income in Canada		$ 879,083 56

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 33,593 42	
Deduct savings, salvage and reinsurance	562 70	
Net amount paid for said losses	$ 33,030 72	
Amount paid for losses occurring during the year	$ 503,263 77	
Deduct amount received for savings, salvage and reinsurances	13,511 37	
Net amount paid for said losses	$ 489,752 40	
Total net amount paid for losses		$ 522,783 12
Commission and brokerage		155,289 10
Salaries, $35,269.93; trustees' fees, $1,565.14; auditors, $780; travelling expenses, $3,925.82		41,540 89
Taxes		11,216 68

GUARDIAN—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, viz.:—Dominion Government assessment, $462.22; tariff association charges, $6,786.64; advertising, $2,748.94; postage, telegrams, telephones and express, $4,150.91; printing and stationery, $6,238.44; maps and plans, $3,625.96; rents, &c., $3,853.38; sundries, $5,967.04; legal expenses, $235; office furniture, $968.74; Fire Dept. patrol, $310.85; bad debts, $47.06	$ 35,395 18
Total expenditure in Canada	$ 766,224 97

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums. thereon.
Gross policies in force at date of last statement	$ 80,063,718	$1,084,947 98
Taken during the year, new and renewed	68,149,725	954,167 72
Total	$ 148,213,443	$2,039,115 70
Deduct terminated	59,623,779	867,111 92
Gross in force at end of year	$ 88,589,664	$1,172,003 78
Deduct reinsured	2,496,100	27,740 73
Net in force at December 31, 1912	$ 86,093,564	$1,144,263 05

(For General Business Statement, see Appendix.)

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CHAS. E. CHASE. | Secretaries—{FREDERICK SAMSON, S. E. LOCKE.

Chief Agent in Canada—P. A. McCALLUM. | Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada, November, 1836.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
City of Winnipeg water works, 1941, 3½ per cent	$ 50,000 00	$ 42,000 00
City of Winnipeg School debentures, 1941, 4 per cent	50,000 00	45,125 00
Montreal Corporation 1926, 4 per cent stock	62,500 00	60,937 50
Bank of Montreal Stock, 100 shares	20,000 00	49,000 00
City of Toronto, 1929-1930, 1945, 3½ per cent	307,573 34	266,199 34
Canadian Northern Railway guaranteed bonds 1939, 4 per cent	150,000 00	145,500 00
Total par and market values	$ 640,073 34	$ 608,761 84

Carried out at market value	$ 608,761 84
Cash in Imperial Bank	55,963 72
Agents' balances and uncollected premiums: fire,	101,392 15
Agents' balances (other)	2,534 54
Interest accrued: fire, $9,158.35; other, $620	9,778 35
Total assets in Canada	$ 778,430 60

LIABILITIES IN CANADA

Net amount of fire losses, adjusted and unpaid	$ 7,734 84	
" " " unadjusted	22,249 50	
Total net amount of unsettled claims for fire losses		$ 29,984 34
Total net amount of unsettled, unadjusted claims for automobile losses		1,172 63
Reserve of unearned premiums: fire, $600,775.66; automobile, $12,608.11; tornado, $2,670.01; sprinkler leakage, $9,899.26; Total, $625,953.04; carried out at 80 per cent		500,762 43
Taxes due and accrued		9,348 68
Total liabilities in Canada		$ 541,268 08

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

INCOME IN CANADA.

Fire Risks—		
Gross cash received for premiums	$ 1,007,007 72	
Deduct return premiums	119,522 35	
Net cash received for said premiums	$ 887,485 37	
Automobile Risks—		
Gross cash received for cash premiums	$ 34,088 56	
Deduct return premiums	5,588 56	
Net cash received for said premiums	$ 28,500 00	
Inland Transportation Risks—		
Gross cash received for premiums	$ 1,826 78	
Deduct return premiums	275 50	
Net cash received for said premiums	$ 1,551 28	
Sprinkler Leakage Risks—		
Gross cash received for premiums	$ 11,353 26	
Deduct return premiums	1,444 76	
Net cash received for said premiums	$ 9,908 50	
Tornado Risks—		
Gross cash received for premiums	$ 3,218 50	
Deduct return premiums	27 58	
Net cash received for said premiums	$ 3,190 92	
Total net cash received for all premiums		$ 930,636 07
Total net cash received for interest on investments, fire, $26,638.96; other, $1,240		27,878 96
Total income in Canada		$ 958,515 03

EXPENDITURE IN CANADA.

Fire Risks—		
Amount paid for losses occurring in previous years	$ 40,416 19	
Amount paid for losses occurring during the year	402,291 40	
Total amount paid for fire claims	$ 442,707 59	
Automobile Risks—		
Amount paid for claims occurring in previous years	$ 275 00	
Amount paid for claims occurring during the year	17,665 35	
Total amount paid for automobile claims	$ 17,940 35	
Sprinkler Leakage Risks—		
Net amount paid for sprinkler leakage claims	$ 8,216 49	
Total net amount paid for all claims		$ 468,864 43
Commission or brokerage: fire, $171,709.05; other, $9,141.45		180,850 50
Paid for salaries, fire; Head Office officials, $24,600; travelling expenses, $10,377.10		34,977 10
Taxes		10,440 18
Miscellaneous payments, fire: viz.:—Postage, telegrams, telephones, and express, (fire), $3,829.72; (other), $591.26; stationery and printing, $1,476.83; furniture and fixtures, $365.20; maps and plans, $621.50; rents, $2,887.50; adjusting expenses, $3,764.74; commercial ratings, $450.00; expenses of association and boards, $7,186.74; advertising, $345.00; legal expenses, $200.00		21,718 49
Total expenditure in Canada		$ 716,850 70

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 82,166 418	$ 1,056,542 40
Taken during the year, new and renewed	78,112,795	996,943 60
Total	$ 160,279,213	$ 2,053,486 00
Deduct terminated	68,384,940	895,716 34
Gross and net in force at December 31, 1912	$ 91,894,273	$ 1,157,769 66

Sprinkler Leakage Risks.		
Gross policies in force at date of last statement	$ 1,270,250	$ 12,859 35
Taken during the year, new and renewed	1,602,450	11,080 98
Total	$ 2,872,700	$ 23,940 33
Deduct terminated	857,670	5,971 02
Gross and net in force at December 31, 1912	$ 2,015,030	$ 17,969 31

Automobile Risks.		
Gross policies in force at date of last statement	$ 795,727	$ 18,488 76
Policies taken during the year, new and renewed	1,797,654	35,233 05
Total	$ 2,593,381	$ 53,721 81
Deduct terminated	1,577,117	28,505 59
Gross and net in force at December 31, 1912	$ 1,016,264	$ 25,216 22

Inland Transportation Risks..		
Policies taken during the year, new	$ 192,450	$ 1,826 78
Deduct terminated	192,450	1,826 78

Tornado Risks.		
Gross policies in force at date of last statement	$ 44,100	$ 288 25
Policies taken during the year, new and renewed	624,602	3,218 50
Total	$ 668,702	$ 3,506 75
Deduct terminated	32,900	146 25
Gross and net in force at December 31, 1912	$ 635,802	$ 3,360 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 754,887 61
Loans on mortgages of real estate, first liens	618,666 67
Loans secured by pledge of bonds, stocks or other collaterals	6,000 00
Book value of stocks and bonds	21,077,883 03
Cash in hand, in trust companies and in banks	1,369,515 76
Agents' balances	2,361,566 97
Total ledger assets	$26,188,520 04

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

NON-LEDGER ASSETS.

Interest accrued	$ 267,369 24
Rents accrued	1,320 99
Market value of bonds and stocks over book value	99,951 56
Gross assets	$26,557,161 83
Deduct assets not admitted	64,843 62
Total admitted assets	$26,492,318 21

LIABILITIES.

Net amount of unpaid losses	$ 1,274,370 64
Unearned premiums	13,871,786 40
State, county and municipal taxes due or accrued	200,000 00
Special reserve	250,000 00
All other liabilities, viz.: Due reinsuring companies under treaty	382,468 95
Total liabilities, except capital stock	$15,978,625 99
Capital stock paid up in cash	2,000,000 00
Surplus	8,513,692 22
Total liabilities	$26,492,318 21

INCOME.

Net cash received for premiums	$15,443,140 52
Interest and dividends	969,750 13
Rents	52,254 58
Premiums on exchange of bonds	837 50
Received from reinsurance companies	25,599 01
Agents' balances previously charged off	590 79
Rent on property previously sold	285 00
Borrowed money	100,000 00
Gross profit on sale or maturity of ledger assets	46,818 60
Other income	763,22
Total income	$16,640,039 35

EXPENDITURE.

Net amount paid for losses	$ 8,511,525 66
Expenses of adjustment and settlement of losses	169,247 96
Dividends to shareholders	700,000 00
Commission or brokerage	2,866,603 86
Salaries, $495,144.79; and expenses, $265,690.67; of special and general agents	760,835 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees	649,532 30
Rents	120,092 71
Underwriters' boards and tariff associations	217,673 48

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1911—*Con.*

EXPENDITURE—*Concluded.*

Fire Deparments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses	$ 79,433 96
Inspections and surveys	69,216 30
Taxes on real estate	10,855 07
State taxes on premiums, Insurance Department licenses and fees	313,274 09
All other licenses, fees and taxes	194,496 98
Gross loss on sale or maturity of ledger assets	7,234 30
Agents' balances charged off	4,417 99
Gross decrease by adjustment in book value of ledger assets	6,968 20
All other expenditure	526,920 81
Total expenditure	$15,208,329 13

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$1,774,917,946 00
Premiums thereon	19,593,630 85
Amount terminated during the year	1,654,362,510 00
Premiums thereon	18,701,805 72
Net amount in force December 31, 1912	2,339,580,244 00
Premiums thereon	26,143,896 15

MARINE AND INLAND RISKS.

Net amount in force December 31, 1912	$ 26,609,717 00
Premiums thereon	665,343 75

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ELBRIDGE G. SNOW. | Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS. | Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada, January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..	$3,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto debentures, 1944, 4 per cent...........	$ 243,333 33	$ 231,166 00
Town of Maisonneuve debentures, 1950, 4½ per cent....	146,000 00	143,080 00
Total par and market values...............	$ 389,333 33	$ 374,246 00

Carried out at market value.................................$	374,246 00
Agents' balances and outstanding premiums.................	26,483 57
Gross premiums due and uncollected on policies in force: automobile, $1,207.70; tornado $29.40........................	1,237 10
Total assets in Canada..........................$	401,966 67

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses...$	33,278 55
Total net amount of unsettled, unadjusted claims for automobile losses..	150 00
Reserve of unearned premiums:—Fire, $244,281.90; automobile, $12,154.96; tornado, $336.54. Total, $256,773.40; carried out at 80 per cent..	205,418 72
Taxes due and accrued, fire..................................	3,000 00
Total liabilities in Canada.......................$	241,847 27

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums...................... ....$	419,234 85
Deduct reinsurance $796.25; and return premiums, $49,945.52..........	50,741 61
Net cash received for said premiums.........................$	368,493 24

THE HOME—*Continued.*

INCOME IN CANADA—*Concluded.*

For Automobile Risks.		
Gross cash received for premiums	$ 33,975 73	
Deduct return premiums	8,404 15	
Net cash received for said premiums	$ 25,571 58	
For Tornado Risks.		
Net cash received for tornado premiums	$ 321 80	
Total net cash received for premiums		$ 394,386 62
Interest on investments		16,303 32
Total income in Canada		$ 410,689 94

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 22,534 56	
Amount paid for losses occurring during the year	$ 170,113 85	
Deduct savings and salvage	1,900 99	
Net amount paid for said losses	$ 168,212 86	
Total net amount paid for fire losses	$ 190,747 42	
For Automobile Risks.		
Amount paid for claims occurring in previous years	$ 3,112 26	
Deduct salvage	722 94	
Net amount paid for said losses	$ 2,389 32	
Amount paid for claims occurring during the year	$ 3,823 34	
Total net amount paid for automobile claims	$ 6,212 66	
Total net amount paid for all losses		$ 196,960 08
Commission or brokerage: fire, $69,953.14; automobile, $5,063.68; tornado, $64.01		75,080 83
Salaries, fees and all other charges of officials		2,413 71
Taxes		5,450 54
All other payments and expenditures (fire), viz.:—Travelling expenses, $29.04; postage, telegrams, telephones and express, $2,017.72; Underwriters' Association and Board dues, $2,331.08; maps and plans, $1,805.66; printing and stationery, $2.33; rents, $360; preparing Govt. books, $300		6,845 83
All other expenditure (other) viz.:—Postage, telegrams, &c., $22.59; board fees, $10		32 59
Total expenditure in Canada		$ 286,783 58

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	13,958	$35,180,691 00	$ 454,660 75
Taken during the year, new and renewed	11,089	32,550,364 00	407,066 71
Total	25,047	$67,731,055 00	$ 861,727 46
Deduct policies terminated	10,155	29,903,902 00	382,491 03
Gross in force at Dec. 31, 1912	14,892	$37,827,153 00	$ 479,236 43
Deduct reinsured		121,500 00	796 25
Net in force at Dec. 31, 1912	14,892	$37,705,653 00	$ 478,440 18

THE HOME—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Automobile Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	434	$ 817,790	$ 18,066 45
Taken during the year, new and renewed	856	1,368,690	35,183 43
Total	1,290	$ 2,186,480	$ 53,249 88
Deduct terminated	734	1,212,583	28,939 95
Gross and net in force at Dec. 31, 1912	556	$ 973,897	$ 24,309 93

Tornado Risks.			
Gross policies in force at date of last statement	17	$ 24,750	$ 155 75
Taken during the year, new and renewed	40	82,900	351 20
Total	57	$ 107,650	$ 506 95
Deduct terminated	2	350	5 00
Gross and net in force at Dec. 31, 1912	55	$ 107,300	$ 501 95

Number of policies in force in Canada at December 31, 1912, 15,503.

Total net amount in force	$38,786,850 00
Total net premiums thereon	503,252 06

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$13,024,171 31
Received for interest and dividends	1,318,699 55
Gross profit on sale or maturity of stocks and bonds	111,568 19
Agents' balances previously charged off	37 50
All other income	675 06
Total income	$14,455,151 61

DISBURSEMENTS.

Net amount paid for losses	$ 6,880,046 74
Expenses of adjustment and settlement of losses	155,138 35
Paid stockholders for interest or dividends	1,050,000 00
Commission or brokerage	2,518,280 61
Allowances to local agencies for miscellaneous agency expenses	2,890 48
Salaries, $301,208.85; and expenses, $124.309.82; of special and general agents	425,518 67
Salaries, fees and all other charges of officers, directors, trustees and home office employees	496,327 04
Rents	130,489 58
State taxes on premiums, Insurance Department licenses and fees	341,479 07
All other licenses, fees and taxes	20,973 82
Underwriters' boards and tariff associations	108,290 00
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses	45,913 94
Inspections and surveys	103,705 27

THE HOME—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

DISBURSEMENTS—*Concluded.*

Gross loss on sale or maturity of stocks and bonds	$ 26,160 00
Gross decrease, by adjustment, in book value of bonds	11,595 00
Agents' balances charged off	1,258 98
All other expenditure	434,308 95
Total disbursements	$12,752,376 50

LEDGER ASSETS.

Mortgage loans on real estate, first lien	$ 21,300 00
Book value of bonds and stocks owned	29,469,965 93
Cash in banks and trust companies (not on interest)	43,790 62
Cash in banks and trust companies (on interest)	1,715,704 09
Agents' balances and bills receivable	2,522,767 25
Total ledger assets	$33,773,527 89

NON-LEDGER ASSETS.

Interest accrued	226,566 00
Gross assets	$34,000,093 89
Deduct assets not admitted	593,659 29
Total admitted assets	$33,406,434 60

LIABILITIES.

Net amount of unpaid losses and claims	$ 1,263,997 33
Total unearned premiums	12,341,420 00
Reserve as a conflagration surplus	1,800,000 00
Salaries, rents, &c., due and accrued	100,000 00
State, county and municipal taxes due or accrued (estimated)	200,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	91,201 86
Reinsurance premiums	258,060 13
Total liabilities, excluding capital stock	$16,054,679 32
Capital stock paid up in cash	3,000,000 00
Surplus over all liabilities	14,351,755 28
Total liabilities	$33,406,434 60

THE HOME—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Con.*

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year	$ 2,027,945,515 00
Premiums thereon	18,527,889 71
Amount of policies terminated during the year	1,857,217,499 00
Premiums thereon	17,137,292 71
Net amount of policies in force at December 31, 1912	2,311,875,997 00
Premiums thereon	22,964,439 00

THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN R. BERRY.
Vice-President—R. L. REID, K.C.,

Secretary—S. F. QUICK.
Manager—CHAS. E. BERG.

Principal Office—Vancouver, B.C.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII., chap. 110; amended in 1913, by 3-4 George V., Chap. 130. Dominion license issued December 6, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	882,500 00
Amount paid up in cash	185,930 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company	$ 92,694 80
Amount secured by way of loans on real estate, by bond or mortgage, first liens	94,540 00
Amount of loans secured by bonds stocks or other marketable collaterals	1,500 00

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Book and market value.
City of North Vancouver, 1960, 5 per cent	$ 5,000 00	$ 5,000 00
Town of Weyburn, 1950, 5 per cent	3,000 00	2,857 14
City of Edmonton, 1945, 4½ per cent	2,976 38	2,678 74
City of Victoria, 1943, 4½ per cent	3,000 00	3,000 00
City of Lethbridge, 1939, 4½ per cent	3,000 00	2,700 00
City of Brandon, 1939, 5 per cent	3,000 00	3,000 00
Corporation of Richmond, B.C., 1959, 4½ per cent	3,000 00	2,454 55
City of New Westminster, 1940, 5 per cent	5,000 00	5,000 00
City of Kamloops, B.C., 1910-1920, 5 per cent	3,000 00	2,857 14
City of Port Arthur, 1928, 5 per cent	3,000 00	3,000 00
City of Strathcona, 1949, 4½ per cent	2,000 00	1,800 00
City of Saskatoon, 1939, 5 per cent	3,000 00	3,000 00
City of Revelstoke, 1960, 5 per cent	3,000 00	2,857 14
City of Calgary, 1929, 5 per cent	3,000 00	3,157 88
City of Moosejaw, 1920, 4½ per cent	3,000 00	2,700 00
City of Kelowna, 1935, 5 per cent	3,000 00	2,727 28
City of Fernie, 1939, 5 per cent	2,000 00	1,818 19
Municipality of Oak Bay, B.C., 1929, 5 per cent	2,000 00	2,000 00
City of Winnipeg, 1923, 4 per cent	5,000 00	4,444 45
City of Medicine Hat, 1928, 5 per cent	3,000 00	3,000 00
City of Nanaimo, 1950, 5 per cent	3,000 00	2,857 14
	$ 65,976 38	$ 62,909 65

Carried out at book and market value	62,909 65
20 shares Bank of Vancouver stock, par value, $2,000; book and market value	2,000 00

THE HUDSON BAY—*Continued.*

ASSETS—*Concluded.*

Cash at head office		$ 12,544 87
Cash in banks, viz.:—		
Imperial Bank, Vancouver	$ 78,939 06	
Bank of Hamilton, Moosejaw, deposit receipt	5,000 00	
Total cash in banks		83,939 06
Accounts receivable		1,770 92
Total ledger assets		$ 351,899 30

OTHER ASSETS.

Interest due, $590.03; accrued, $2,679.76	$ 3,269 79
Agents' balances and premiums uncollected ($2,104.43 on business prior to Oct. 1, 1912)	37,712 23
Plans, furniture and fixtures	10,848 91
Hail notes, taken in 1909	4,907 12
Notes for premium on capital stock	1,940 00
Gross assets	$ 410,577 35
Deduct Hail notes, taken in 1909, $4,907.12; notes for premium on capital stock, $1,940; not admitted by Department	6,847 12
Balance, net assets	$ 403,730 23

LIABILITIES.

(1) Liabilities in Canada.

Unsettled fire claims, unadjusted ($2,000 accrued prior to 1912)	$ 10,215 27
Reserve of unearned premiums, $106,755.33; carried out at 80 per cent	85,404 26
Taxes due and accrued	1,852 68
Reinsurance premiums due	23,535 86
Total liabilities in Canada	$ 121,008 07

(2) Liabilities in other Countries.

NIL

Total liabilities in all countries, except capital stock	$ 121,008 07
Excess of assets over liabilities	$ 282,722 16
Capital stock paid up	185,930 00
Surplus over liabilities and capital	$ 96,792 16

THE HUDSON BAY—*Continued.*

INCOME.

For Fire Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 253,279 64	$ 2,480 48
Deduct reinsurance, $60,416.22; return premiums, $47,284.83	107,701 05	....
Net cash received for said premiums	$ 145,578 59	$ 2,480 48
For Hail Risks.		
Net cash received for premiums	$ 249,260 94	

Total net cash received for premiums in all countries	$ 397,320 01
Received for interest on investments	12,099 67
Received for rents	3,704 00
Received for premium on stock sales	23,990 00
Total	$ 437,113 68
Received on account of capital stock	35,310 00
Total income	$ 472,423 68

EXPENDITURE.

For Fire Losses.	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 11,342 26	$ 10,065 29
Deduct reinsurances	3,100 05	....
Net amount paid for said losses	$ 8,242 21	$ 10,065 29
Amount paid for losses occurring during the year	$ 103,119 42	
Deduct savings, salvage and reinsurances	39,640 79	
Net amount paid for said losses	$ 63,478 63	
Total net amount paid for fire losses	$ 81,786 13	
For Hail Losses.		
Net amount paid for losses occurring in previous years	$ 40 00	
Net amount paid for losses occurring during the year	117,409 44	
Total net amount paid for hail losses	$ 117,449 44	

Total net amount paid for all losses	$ 199,235 57
Dividends paid to stockholders during the year at 8 per cent	12,148 07
Commission or brokerage	100,695 51
Paid for salaries: Home Office officials, $21,394.58; do. agents' $8,947.50; directors' fees, $325; auditors' fees, $530; travelling expenses, $5,239.32	36,436 40
Paid for taxes	4,756 70
Stock sale expenses	9,063 05
All other payments and expenditures, viz.:—Advertising, $377.10; furniture, fixtures, maps and plans, $4,205.57; legal fees, $1,467.43; postage, telegrams, telephones and express, $2,215.17; printing and stationery, $3,309.19; rents and building expense, $6,037.30; exchange, $169.51; investment expenses, $781.31; miscellaneous expenses, $2,004.16; bad debts, $132.59	20,699 33
Total expenditure	$ 383,034 63

THE HUDSON BAY—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911		$ 266,540 09
Cash income as above		472,423 68
Total		$ 738,963 77
Amount of expenditure as above	$ 383,034 63	
Depreciation in value of securities	4,029 84	
		387,064 47
Balance, net ledger assets at December 31, 1912		$ 351,899 30

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 69,867 58
Amount of commission thereon	19,108 55
Amount of losses recovered from said companies	39,294 26
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $39,730.13; carried out at 80 per cent	$ 31,784 10
Amount of losses due and recoverable from such companies	3,813 39
Amount of reinsurance premiums payable to such companies	$ 23,535 86
Cash held as security for recovery of losses	28,281 64

RISKS AND PREMIUMS.

Fire Risks.	In Canada.		
	No.	Amount.	Premiums thereon.
		$	$ cts.
Gross policies in force at date of last statement	....	11,443,187	190,390 48
Taken during the year—new	....	12,284,374	186,515 10
" " renewed	....	4,738,287	83,821 34
Total	....	28,465,848	460,726 92
Deduct terminated	....	12,107,053	189,928 07
Gross in force at end of year	....	16,358,795	270,798 85
Deduct reinsured	....	4,283,948	74,006 83
Net in force at December 31, 1912	....	12,074,847	196,792 02
Hail Risks.			
Taken during the year and terminated	4,044	3,888,718	247,476 92

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EUGENE L. ELLISON.	Secretary—T. HOUARD WRIGHT.
Chief Agents in Canada— ROBERT HAMPSON & SON, LTD.	Principal Office—Philadelphia. Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 4,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Montreal 4 per cent bonds, 1925-1926	$ 111,000 00	$ 111,000 00
City of Montreal 3½ per cent bonds, 1939	45,000 00	40,500 00
City of Montreal 4 per cent bonds, 1944	27,000 00	27,000 00
Canadian Northern Railway 4 per cent bonds, 1930	65,213 33	65,213 33
Province of Nova Scotia 3 per cent bonds, 1922	10,000 00	9,200 00
City of Ottawa 3½ per cent bonds, 1928	30,000 00	27,900 00
City of Toronto consolidated 3½ per cent bonds, 1945	4,866 67	4,380 00
City of Winnipeg school 4 per cent debentures, 1941	12,000 00	11,160 00
City of Winnipeg local improvement 4 per cent debentures, 1938	30,000 00	27,900 00
Total par and market values	$ 335,080 00	$ 324,253 33

Carried out at market value		$ 324,253 33
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 83,818 26	
" St. John, N.B.	10,402 29	
" Halifax, N.S.	20,097 84	
Total cash in banks		114,318 39
Interest accrued		2,249 88
Agents' balances and outstanding premiums: fire		32,826 75
Total assets in Canada		$ 473,648 35

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses	$ 11,280 25
Total net amount of unsettled, unadjusted claims for automobile losses	2,575 00
Reserve of unearned premiums fire: $266,100.76; automobile, $35,948.21; inland transportation, $1,628.01; total $303,676.98. Carried out at 80 per cent	242,941 59
Taxes due and accrued	2,663 18
Total liabilities in Canada	$ 259,460 02

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 470,813 18	
Deduct reinsurance, $39,953.47; and return premiums, $58,302.26	98,255 73	
Net cash received for said premiums	$ 372,557 45	

Automobile Risks.

Gross cash received for premiums	$ 103,887 47	
Deduct reinsurance; and return premiums	30,343 30	
Net cash received for said premiums	$ 73,544 17	

Inland Transportation Risks.

Gross cash received for premiums	$ 5,659 59	
Deduct reinsurance; and return premiums	533 77	
Net cash received for said premiums	$ 5,125 82	
Total net cash received for all premiums		$ 451,227 44
Interest on investments		12,907 08
Total income in Canada		$ 464,134 52

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	$ 9,573 38	
Deduct savings and salvage	584 82	
Net amount paid for said losses	$ 8,988 56	
Amount paid for losses occurring during the year	$ 201,567 53	
Deduct reinsurances, savings and salvage	15,102 72	
Net amount paid for said losses	$ 186,464 81	
Total net amount paid for fire losses	$ 195,453 37	

Automobile Risks.

Amount paid for losses occurring in previous years	$ 4,652 07	
Amount paid for losses occurring during the year	$ 29,549 94	
Deduct salvages and reinsurances	320 00	
Net amount paid for said claims	$ 29,229 94	
Total net amount paid for automobile claims	$ 33,882 01	

Inland Transportation Risks.

Net amount paid during the year for inland transportation losses	$ 1,158 54	
Total net amount paid for losses		$ 230,493 92
Paid for commission: fire, $86,448.44; other, $17,886.69		104,335 13
Taxes		6,388 16
Miscellaneous payments (fire), viz.:—Advertising, $601.79; postage, telegrams, &c., $4,128.24; printing and stationery, $3,476.49; travelling expenses, $3,734.42; underwriters' association, $3,832.13; sundries, $172.73; office expenses, $1,049.38; maps and plans, $1,711.08; furniture and fixtures, $3,517.11; rents, $2,000; legal expenses, $85		24,308 37
Miscellaneous payments(other), viz.:—Advertising, $22.40; printing and stationery, $93.19; rent and office expenses, $183.09; asso. fees, $118.55; sundry expenses, $86.98; travelling expenses, $55.00		559 21
Total expenditure in Canada		$ 366,084 79

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

RISKS AND PREMIUMS IN CANADA.

		Amount.		Premiums thereon.
Fire Risks.				
Gross policies in force at date of last statement	$	43,178,384	$	508,802 87
Taken during the year, new and renewed		38,958,876		472,340 94
Total	$	82,137,260	$	981,143 81
Deduct terminated		33,779,531		422,985 13
Gross in force at end of year	$	48,357,729	$	558,158 68
Deduct reinsured		3,575,705		40,730 35
Net in force at December 31, 1912	$	44,782.024	$	517,428 33
Automobile Risks.				
Gross policies in force at date of last statement	$	1,853,093	$	43,211 59
Taken during the year, new and renewed		4,288,476		103,887 47
Total	$	6,141,569	$	147,099 06
Deduct terminated		3,092,655		75,202 64
Gross and net in force at December 31, 1912	$	3,048,914	$	71,896 42
Inland Transportation Risks.				
Policies taken during the year, new	$	1,331.420	$	5,659 59
Deduct terminated		1,165,875		2,403 56
Gross and net in force at December 31, 1912	$	165,545	$	3,256 03

Total number of policies in force in Canada at date (No return).

Total net amount in force	$47,987,548 00
Total premiums thereon	592,580 78

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 293,875 00
Mortgage loans on real estate, first liens	238,935 00
Book value of stocks and bonds owned by the company	14,284,757 68
Cash on hand, in banks and trust companies	1,298,192 45
Agents' balances and bills receivable	1,662,264 15
Total ledger assets	$17,778,024 28

NON-LEDGER ASSETS.

Interest due and accrued	98,462 37
Salvage claims	52,400 00
Reinsurance claims on losses paid	28,930 52
Gross assets	$17,957,817 17
Deduct assets not admitted	107,427 00
Total admitted assets	$17,850,390 17

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 1,341,600 00
Total unearned premiums:	6,854,309 11
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received	728,939 48
Taxes due or accrued (estimated)	90,000 00
Reinsurance premiums	18,868 03
Contingent fund	736,673 55
Commissions brokerage and other charges due or to become due to agents and brokers	80,000 00
Total liabilities (not including stock)	$ 9,850,390 17
Joint stock capital paid up in cash	4,000,000 00
Surplus over all liabilities	4,000,000 00
Total liabilities	$17,850,390 17

INCOME.

Net cash received for premiums other than perpetuals	$ 9,301,450 13
Deposit premiums received on perpetual risks	12,911 8
Received for interest and dividends	634,927 69
Rents	19,190 41
Profit on sale or maturity of ledger assets	19,141 87
Perpetual permits, transfer fees and earned deposits	3,028 73
Agents' balances previously charged off	656 54
Total income	$ 9,991,307 18

DISBURSEMENTS.

Net amount paid for losses	$ 5,007,610 81
Expenses of adjustment and settlement of losses	98,110 22
Deposit premiums returned	25,594 66
Paid stockholders for interest or dividends	480,000 00
Allowances to local agencies for miscellaneous agency expenses	214,287 70
Salaries, $361,710.08; and expenses, $120,538.41; of special and general agents	482,248 49
Commission or brokerage	1,756,094 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees	185,803 24
Rents	53,518 32
Underwriters' boards and tariff associations	67,594 57
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	39,920 63
Inspections and surveys	44,660 96
Taxes on real estate	4,643 22
State taxes on premiums, Insurance Department licenses and fees	211,357 57
All other licenses, fees and taxes	61,580 29

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Con.*

DISBURSEMENTS—*Concluded.*

Agents' balances charged off	$ 2,253 81
Gross loss on sale of real estate	3,362 08
Gross decrease in book value of real estate	939 43
All other expenditure	213,829 55
Total expenditure	$ 8,953,409 88

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$739,372,379 00
Premiums thereon	8,542,684 81
Amount of fire risks terminated	667,189,316 00
Premiums thereon	7,956,981 02
Net amount of fire risks in force on December 31, 1912	1,032,497,924 00
Premiums thereon	11,779,216 40
Net amount of marine and inland risks in force on December 31, 1912	100,572,585 00
Premiums thereon	1,380,432 16

PERPETUAL RISKS.

Amount in force, December 31, 1912	$31,036,923 03
Deposit premiums	804,290 83

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CLARENCE E. PORTER. | Secretary—EDWARD L. GOFF.

Principal Office—Philadelphia, Pa.

Head Office in Canada—Toronto. | Chief Agent in Canada—PAUL VON SZELISKI.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 800,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
City of Edmonton, debs., 1943, 1944, 4½ p.c	$ 5,000 00	$ 5,000 00
City of Fort William, debs., 1938, 4½ p.c	5,000 00	5,000 00
Province of Ontario, debs., 1941, 4 p.c	5,000 00	5,087 50
City of Port Arthur, debs., 1941, 4½ p.c	9,733 33	9,603 00
City of Toronto, Cons. Gnl. Loan, 1948, 4 p.c	9,733 33	9,384 75
City of Vancouver, Hospital, debs., 1944, 4 p.c	10,000 00	9,850 00
City of Victoria, B.C., 1961, 4 p.c	9,733 33	9,457 50
Total par and market values	$ 54,199 99	$ 53,382 75

Carried out at market value	$ 53,382 75
500 shares C.P.R. stock, par value, $50,000; carried out at market value	129,000 00
Interest accrued	483 60
Agents' balances and premiums outstanding	12,717 28
Total assets in Canada	$ 195,583 63

LIABILITIES IN CANADA.

Net amount of unadjusted losses	$ 19,525 08
Reserve on unearned premiums, $88,039.49; carried out at 80 per cent	70,431 59
Taxes due and accrued	1,875 55
Total liabilities in Canada	$ 91,832 22

INCOME IN CANADA.

Gross cash received for premiums	$ 196,817 18	
Deduct reinsurance, $133.75; return premiums, $35,483.42	35,617 19	
Net cash received for premiums		$ 161,199 99
Received for interest on investments		1,545 76
Income from other sources		420 00
Total income in Canada		$ 163,165 75

THE INSURANCE COMPANY OF STATE OF PENNSYLVANIA—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 10,081 03	
Amount paid for losses occurring during the year	48,378 96	
Total net amount paid for said losses		$ 58,459 99
Commission or brokerage		38,547 11
Taxes, licenses and fees		931 66
Miscellaneous payments, viz.:—Legal fees, $127.81; maps and plans, $762.80; printing and stationery, $288.18; board fees, $213.02		1,391 81
Total expenditure in Canada		$ 99,330 57

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 3,899,809	$ 89,015 94
Taken during the year, new and renewed	11,656,770	196,817 18
Total	$ 15,556,579	$ 285,833 12
Deduct terminated	6,048,883	123,518 72
Gross in force at end of year	$ 9,507,696	$ 162,314 40
Deduct reinsured	5,000	96 25
Net in force at December 31, 1912	$ 9,502,696	$ 162,218 15

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 252,497 85
Mortgage loans on real estate	60,800 00
Book value of bonds and stocks	2,863,867 42
Cash on hand and banks	140,542 27
Agents' balances	438,157 34
Total ledger assets	$ 3,755,864 88

NON-LEDGER ASSETS.

Interest accrued	$ 25,317 69
Rents accrued	243 50
Due for reinsurance of losses paid	1,479 84
Gross assets	$ 3,782,905 91
Deduct assets not admitted	79,716 34
Total admitted assets	$ 3,703,189 57

LIABILITIES.

Net amount of unpaid losses and claims	$ 268,581 66
Unearned premiums	1,775,460 30
Dividends declared and unpaid	1,136 93
Salaries, rents, expenses, bills, accounts, fees &c. due or accrued	2,733 54

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA —*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

LIABILITIES—*Concluded.*

Taxes due or accrued (estimated)	$ 35,000 00
Amount reclaimable on perpetual fire ins. policies	416,784 94
Total liabilities (except capital stock)	$ 2,499,697 37
Capital stock paid up in cash	800,000 00
Surplus beyond liabilities and capital stock	403,492 20
Total liabilities	$ 3,703,189 57

INCOME.

Net cash received for premiums	$ 2,218,215 11
Deposit premiums written on perpetual risks	9,500 18
Interest and dividends	134,310 95
Rents	15,308 90
Gross profit on sale or maturity of bonds	1,591 64
Income from other sources	931 13
Total income	$ 2,379,857 91

DISBURSEMENTS.

Net amount paid for losses	$ 1,371,111 27
Expenses of adjustment and settlement of losses	28,060 08
Dividends to stockholders	63,794 20
Commission or brokerage	461,159 55
Allowances to local agencies for miscellaneous agency expenses	7,402 51
Salaries, $48,639.35; and expenses, $39,162.54, of special and general agents	87,801 89
Salaries fees and all other charges of officers, directors, trustees, and home office employees	106,687 46
Rents	5,390 00
Underwriters' boards and tariff associations	14,446 53
Fire department, fire patrol and salvage corps assessments, &c.	16,975 32
Inspections and surveys	15,568 78
Taxes on real estate	3,237 72
State taxes on premiums, Insurance Department licenses and fees	76,731 87
All other licenses, fees and taxes	916 62
Deposit premiums returned	23,720 25
Agents' balances charged off	3,785 83
Gross loss on sale or maturity of ledger assets	4,851 18
All other expenditure	65,085 38
Total disbursements	$ 2,356,726 44

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA —*Concluded.*

General Business Statement for the Year ending December 31, 1912 —*Concluded.*

RISKS AND PREMIUMS.

Fire risks written or renewed during the year	$ 325,117,330 81
Premiums thereon	4,104,995 28
Terminated during the year	270,883,432 54
Premiums thereon	3,538,435 83
Net amount in force, December 31, 1912	291,702,020 98
Premiums thereon	3,395,864 45

Perpetual risks not included above, $18,510,339.40. Deposit premiums on same, $458,436.26.

THE LAW UNION AND ROCK INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—Rt. Hon. Alfred Lyttelton, K.C., M.P.	General Manager and Secretary—Alexander Mackay.
Agent in Canada—J. E. E. Dickson	Head Office in Canada—Montreal.

Principal Office—126 Chancery Lane, London, England.

(Incorporated, 1806. Commenced business in Canada, April 1, 1899.)

CAPITAL.

Amount of joint stock capital authorized	$10,375,000 00
Amount subscribed for	7,875,000 00
Amount paid up in cash	825,000 00
Debenture stock	1,416,800 00

ASSETS IN CANADA.

Value of real estate held by the Company, including lot in Victoria	$ 12,000 00
Amount of mortgage loans on real estate, first liens	8,876,241 28

Bonds owned by the company and deposited with the Receiver General, viz.:—

	Par value	Market value.
City of Toronto, 3½ per cent bonds, 1929	$ 24,333 33	$ 22,500 00
City of Victoria, B.C., 5 per cent bonds, 1916-1936	35,000 00	41,430 63
Province of Quebec, 3 per cent inscribed stock, 1937	87,600 00	73,800 00
British 2½ per cent bonds 1923, or later	115,826 67	84,014 79
Province of Manitoba, 5 per cent debentures, 1923.	10,706 67	11,349 07
Total par and market values	$ 273,466 67	$ 233,094 49

Carried out at market value	233,094 49
Cash at head office in Canada	8,660 01

Cash in banks, viz.:—

Union Bank, Montreal	$ 17,406 11
Dominion Bank, Montreal	18,212 08
Bank of Montreal, Vancouver	35 31
Canadian Bank of Commerce, Victoria	1,587 34
Royal Bank of Canada, Montreal	4,320 17

Total cash in banks	41,561 01
Interest due and accrued	328,385 25
Agents' balances and premiums uncollected, fire	18,350 18
Net amount of outstanding premiums: accident, $2,890.28; employers' liability, $4,335.41; sickness, $1,264.49	8,490 18

THE LAW UNION AND ROCK—*Continued.*

ASSETS IN CANADA—*Concluded.*

Office furniture and insurance maps, fire, $7,494.34; other, $893.14	$ 8,387 48
Deposit with Casualty Underwriters' Association	250 00
*Total assets in Canada	$ 9,535,419 88

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 1,933 32	
Net amount of unpaid accident claims	1,873 42	
" " sickness claims	1,065 63	
" " employer's liability claims	7,231 91	
Total net amount of unpaid losses		$ 12,104 28
Reserve of unearned premiums: fire, $167,793 98; accident, $9,013.46; sickness, $4,160.83; employers' liability, $12,176.45. Total, $193,144.72; carried out at 80 per cent		154,515 77
Taxes due and accrued (fire) $2,500; other, $600		3,100 00
Total liabilities in Canada		$ 169,720 05

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 244,275 70	
Deduct reinsurance, $7,276.73; and return premiums, $24,250.51	31,527 24	
Net cash received for fire premiums	$ 212,748 46	

Accident Risks.

Gross cash received for premiums	$ 20,547 48	
Deduct reinsurance, $1,467.91; return premiums, $598.83	2,066 74	
Net cash received for accident premiums	$ 18,480 74	

Employers' Liability Risks.

Gross cash received for premiums	$ 71,046 74	
Deduct reinsurance, $24,697.87; return premiums, $3,183.63	27,881 50	
Net cash received for employers' liability premiums	$ 43,165 24	

Sickness Risks.

Gross cash received for premiums	$ 9,801 69	
Deduct reinsurance, $487.42; return premiums, $323.03	810 45	
Net cash received for sickness premiums	$ 8,991 24	
Total net cash received for premiums		$ 283,385 68
Received for interest on investments		465,127 50
Total income in Canada		$ 748,513 18

---

*In addition to the above assets there are, amounting to $1,612,336.91, Canadian stocks and bonds held at the head office, London, England.

THE LAW UNION AND ROCK—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks.				
Amount paid for losses occurring in previous years	$	5,109 16		
Dduct reinsurances		54 60		
Net amount paid for said claims	$	5,054 56		
Amount paid for losses occurring during the year	$	111,752 99		
Deduct amount received for savings, salvage and reinsurance		2,850 80		
Net amount paid for said claims	$	108,902 19		
Total net amount paid for fire claims	$	113,956 75		
Accident Risks.				
Amount paid for claims occurring in previous years	$	1,232 48		
Net amount paid for claims occurring during the year	$	3,505 03		
Deduct salvages and reinsurances		126 96		
Net amount paid for said claims	$	3,378 07		
Total net amount paid for accident claims	$	4,610 55		
Employers' Liability Risks.				
Net amount paid for claims occurring in previous years	$	4,532 22		
Amount paid for claims occurring during the year	$	12,505 37		
Deduct salvages and reinsurances		4,250 75		
Net amount paid for said claims	$	8,254 62		
Total net amount paid for employers' liability claims	$	12,786 84		
Sickness Risks.				
Net amount paid for claims occurring in previous years	$	1,363 20		
Amount paid for claims occurring during the year	$	2,563 69		
Deduct salvages and reinsurances		114 26		
Net amount paid for said claims	$	2,449 43		
Total net amount for sickness claims	$	3,812 63		
Total net amount paid for claims			$	135,166 77
Paid or allowed for commission or brokerage: fire, $40,311.15; other, $17,033.13				57,344 28
Salaries, fire; $11,838.90; auditors' fees, $120; travelling expenses, $1,101.71; salaries, other, $5,268.44; auditors' fees, $120; travelling expenses, $643.70				19,092 75
Taxes: fire, $3,332.78; other, $500.27				3,833 05
Miscellaneous expenditure, fire, viz.:—Advertising, $1,074.01; postage, telegrams, telephones and express, $1,269.07; printing and stationery, $2,111.94; fire insurance boards, $1,779.94; rent, $2,314.93; maps and plans, $1,454.24; exchange, $118.70; sundries, $702.72; legal expenses, $5.10; furnitures and fixtures, $88.76				10,919 41
Miscellaneous expenditure, other, viz.:—Advertising, $92.40; furniture and fixtures, $263.85; legal fees, $65; postage, telegrams, telephones and express, $675.06; printing and stationery, $1,907.65; rents, $1,008.22; insurance boards, $135.90; sundries, $707.01				4,855 09
Total expenditure in Canada			$	231,211 35

THE LAW UNION AND ROCK—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	7,008	$ 22,686,872	$ 293,034 87
Taken during the year, new and renewed	9,134	21,153,440	252,115 27
Total	16,142	$ 43,840,312	$ 545,150 14
Deduct terminated	4,415	16,657,715	214,851 38
Gross in force at end of year	11,727	$ 27,182,597	$ 330,298 76
Deduct reinsured		1,714,925	9,090 30
Net in force at December 31, 1912	11,727	$ 25,467,672	$ 321,208 46

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,192	$ 2,975,916	$ 17,355 91
Taken during the year, new	803	1,830,635	10,139 08
" " renewed	1,192	2,229,500	17,264 78
Total	3,187	$ 7,036,051	$ 44,759 77
Deduct terminated	1,772	5,367,816	25,264 95
Gross in force at end of year	1,415	$ 1,668,235	$ 19,494 82
Deduct reinsured		270,750	1,467 91
Net in force at December 31, 1912	1,415	$ 1,397,485	$ 18,026 91

Employers' Liability Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	266	....	$ 24,592 23
Taken during the year, new	446	....	64,231 50
" " renewed	263	....	23,059 90
Total	975	....	$ 111,883 63
Deduct terminated	442	....	74,322 30
Gross in force at end of year	533	....	$ 37,561 33
Deduct reinsured		....	13,208 43
Net in force at December 31, 1912	533	....	$ 24,352 90

Sickness Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	577	....	$ 7,208 30
Taken during the year, new	204	....	4,877 36
" " renewed	577	....	7,270 15
Total	1,358	....	$ 19,355 81
Deduct terminated	787	....	10,546 73
Gross in force at end of year	571	....	$ 8,809 08
Deduct terminated		....	487 42
Net in force at December 31, 1912	571	....	$ 8,321 66

THE LAW UNION AND ROCK—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

FIRE DEPARTMENT.

The fire premiums, after deduction of Reinsurances, amounted to £241,514 : 11 : 4. The losses by Fire, less Reinsurances, were £102,398 : 4 : 3, or 42.39 per cent of the Premium Income. The Expenses of every description, including Commission, amounted to £82,128 : 9 : 5, and were at the rate of 34 per cent of the Net Premium Income. After increasing the Fire Reserves to £296,606 there has been carried from this account to the Profit and Loss Account the sum of £65,670 : 14 : 11.

EMPLOYERS' LIABILITY DEPARTMENT.

The income of this Department amounted to £32,847 : 1 : 3; the outgoings of all descriptions to £25,531 : 19 : 11, and £5,560 : 16 : 1 has been carried to Profit and Loss Account. The reserve for Unexpired Risk has been increased to £12,718.

ACCIDENT ACCOUNT.

The income amounted to £17,810 : 14 : 3; thereout Claims, Commission, Expenses and Bonus to Policyholders were paid, amounting to £12,869 : 14 : 9; and £4,481 : 7 : 5 has been carried to Profit and Loss Account. The Reserve for Unexpired Risk amounts to £6,985.

PROFIT AND LOSS ACCOUNT.

The sum of £253,946 : 1 : 5 was brought forward from 1911. To that amount has been added: from the Fire Account, £65,670 : 14 : 11; from the Employers' Liability Account, £5,560 : 16 : 1; from the Accident Account, £4,481 : 7 : 5; from the General Account, £5,818 : 8 : 3; and from the Fixed Term Assurance Fund, £7,500.

FUNDS.

The company's Funds at the close of the year amounted to £9,579,493 : 6 : 9, and its total income to £1,308,187 : 13 : 1.

DIVIDEND.

The Directors recommend the payment of a Dividend for the year now current of 8s. per share, less Income Tax and payable half-yearly on the 31st May and 30th November.

THE LAW UNION AND ROCK—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

FIRE ACCOUNT.

		£ s. d.
Fire Reserve Fund—		
Premium reserve for unexpired risks	£ 93,487 0 0	
General fire reserve	200,000 0 0	
		293,487 0 0
Premiums received, less reinsurances		241,514 11 4
Interest, dividends and rents	£ 12,136 10 4	
Less income tax thereon	334 13 1	
		11,801 17 3
		£ 546,803 8 7

		£ s. d.
Claims under policies (paid and outstanding) after deduction of reinsurances		102,398 4 3
Commission		27,433 12 10
Expenses of management		52,251 9 0
Contributions to fire brigades		2,443 7 7
Carried to profit and loss account		65,670 14 11
Fire Insurance Fund at the end of the year—		
Reserve for unexpired risks, being 40 per cent of the premium income for the year	£ 96,606 0 0	
General fire reserve	200,000 0 0	
		296,606 0 0
		£ 546,803 8 7

EMPLOYERS' LIABILITY ACCOUNT.

		£ s. d.
Employers' Liability Insurance Fund at the beginning of the year—		
Reserve for unexpired risks	£ 11,816 0 0	
Total estimated liability in respect of outstanding claims	13,662 8 7	
		25,478 8 7
Premiums received, less reinsurances		31,792 17 3
Interest, dividends and rents	£ 1,084 1 3	
Less income tax thereon	29 17 3	
		1,054 4 0
		£ 58,325 9 10

		£ s. d.
Payments under policies, including medical and legal expenses in connection therewith		16,850 0 11
Commission		4,613 12 0
Expenses of management		4,068 7 0
Carried to profit and loss account		5,560 16 1
Employers' Liability Insurance Fund at the end of the year—		
Reserve for unexpired risks, being 40 per cent of the premium income for the year	£ 12,718 0 0	
Total estimated liability in respect of outstanding claims	14,514 13 10	
		27,232 13 10
		£ 58,325 9 10

ACCIDENT ACCOUNT.

		£ s. d.
Accident Insurance Fund at the beginning of the year—		
Reserve for unexpired risks	£ 6,587 0 0	

		£ s. d.
Payments under policies, including medical and legal expenses in connection therewith		6,430 17 1
Commission		2,189 5 7

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Total estimated liability in respect of outstanding claims	1,923 3 1	8,510 3 1	Expenses of management		2,233 18 0
Premiums received, less reinsurances		17,461 2 3	Bonus to policyholders		1,215 14 1
Interest, dividends and rents	£ 359 10 0		Carried to profit and loss account		4,481 7 5
Less income tax thereon	9 18 0	349 12 0	Accident Insurance Fund at the end of the year—		
			Reserve for unexpired risks, being 40 per cent of the premium income for the year	£ 6,985 0 0	
			Total estimated liability in respect of outstanding claims	1,984 15 2	8,969 15 2
		£ 26,320 17 4			£ 26,320 17 4

PROFIT AND LOSS ACCOUNT.

		£ s. d.			£ s. d.
Balance at the beginning of the year		253,946 1 5	Dividends to shareholders for the year ended 31st December, 1912	£ 84,750 0 0	
Interest, dividends and rents not carried to other accounts	£ 31,069 8 2		Interest on debenture stock	10,848 7 10	95,598 7 10
Less income tax thereon	856 15 6	30,212 12 8	Expenses not charged to other accounts		4,000 0 0
Brought from Fire account		65,670 14 11	Furniture and fittings for the company's new offices		3,779 7 7
" Employers' liability account		5,560 16 1	Balance at the end of the year		269,985 2 10
" Accident account		4,481 7 5			
" General account		5,818 8 3			
" Fixed term assurance account		7,500 0 0			
Transfer fees		172 17 6			
		£ 373,362 18 3			£ 373,362 18 3

BALANCE SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Capital £1,575,000 In 150,000 shares on which 12s. per share is paid and 75,000 £1 fully paid shares.		Mortgages on property within the United Kingdom	1,066,057 18 2
		Mortgages on property out of the United Kingdom	2,383,853 5 8
Shareholders' capital paid up	165,000 0 0	Loans on parochial and other public rates	122,366 1 6
Debenture stock	283,360 0 0	Loans on life interests	180,958 8 10
Life assurance fund	8,024,931 13 11	Loans on reversions	137,703 3 11
Fire reserve fund	296,606 0 0	Loans on stocks and shares	26,000 0 0
Profit and loss account	269,985 2 10	Loans on the company's policies within their surrender values	397,968 19 1
Fixed term assurance fund	275,996 15 7	Loans on personal security	2,420 0 0
		Loans on the company's fully paid shares	16,215 9 6

THE LAW UNION AND ROCK—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES—*Con.*

	£	s.	d.	£	s.	d.
Employers' liability insurance fund				27,232	13	10
Accident insurance fund				8,969	15	2
General insurance fund				10,921	13	10
Staff pension fund				33,000	0	0
				£ 9,396,003	15	2
Claims intimated but not yet paid—						
Life assurance	£ 73,455	7	1			
Fire insurance	2,162	8	5			
Annuities due and unpaid	1,405	4	8			
Balances due to other fire offices	91,346	12	5			
Outstanding life reassurance premiums	8,778	10	1			
Outstanding accident reinsurance premiums	216	18	1			
Outstanding expenses	3,127	15	10			
Auditors' fees	630	0	0			
Proprietors' dividends outstanding	1,404	5	0			
Interest accrued on debenture stock	962	10	0			
				183,489	11	7
				£ 9,579,493	6	9

ASSETS—*Con.*

	£	s	d.
Investments—			
Deposit with the High Court (Consols)	20,696	15	0
British Government securities	80,881	18	9
Municipal and county securities (United Kingdom)	78,211	5	6
Indian and Colonial Government securities	153,985	7	6
Indian and Colonial Provincial securities	34,873	10	3
Indian and Colonial Municipal securities	288,349	18	8
Foreign Government securities	155,888	16	10
Foreign Provincial securities	17,973	3	1
Foreign Municipal securities	322,132	9	6
Railway and other debentures and debenture stocks—home and foreign	1,790,776	17	1
Railway and other preference and guaranteed stocks	276,685	6	2
Railway and other ordinary stocks	235,330	4	1
Rent charges	17,490	2	4
Freehold ground rents	29,904	9	4
Leasehold ground rents	16,044	15	2
House property (freehold and leasehold property)	685,004	9	10
Life interests	8,644	7	2
Reversions	144,636	8	0
Agents' Balances—Fire	101,780	4	4
" Life	84,807	0	7
" Accident, etc	12,684	8	7
Outstanding Premiums (Head Office) Fire	3,663	12	10
Outstanding Premiums (Head Office) Life	14,298	11	11
Outstanding Premiums (Head Office) Accident, etc	1,138	11	7
Outstanding interest, dividends and rents, less income tax	19,701	11	8
Interest accrued but not payable, less income tax	136,828	3	0
Bills receivable	4,363	0	8
Cash—On deposit	165,199	12	7
In hand and on current accounts	43,974	18	1
	£ 9,579,493	6	9

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—W. F. MOORE.	General Manager and Secretary—A. G. DENT.
Manager in Canada—J. GARDNER THOMPSON.	Deputy Manager—J. W. BINNIE.
Principal Office—Liverpool, Eng.	Head Office in Canada—Montreal.

(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized....	£3,000,000 stg.	—$14,600,000 00
Amount subscribed for and paid up in cash......	245,640 "	— 1,195,448 00

ASSETS.

Real estate held by the company, viz.:—

The company's building, St. James Street, corner of Place d'Armes Square, Montreal......$	450,000 00
Loans secured on bonds and mortgages on real estate, first liens..	1,469,800 00

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent inscribed stock, 1913..........$	100,000 00	$ 101,000 00
Canada 3½ per cent stock, 1930-1950..............	570,616 66	542,087 00
Canadian Pacific Railway 3½ per cent land grant stock, 1938..............	48,666 67	46,720 00
Canadian Northern Railway 4 per cent guaranteed bonds, 1930..............	73,000 00	72,270 00
Canadian Northern Railway 3½ per cent guaranteed debenture stock, 1938..............	146,000 00	129,940 00
City of Montreal consolidated 4 per cent bonds of 1921-1927..............	41,500 00	41,485 00
City of Ottawa 4 per cent bonds, 1915..............	18,000 00	18,000 00
Town of St. Henri 4½ per cent bonds, 1920..........	50,000 00	50,750 00
City of Winnipeg 4 per cent bonds, 1931..........	46,500 00	46,035 00
City of Toronto, debs., 1944, 4 per cent..........	58,400 00	57,232 00
City of Sherbrooke 4 per cent debentures, 1921....	30,000 00	28,200 00
City of Montreal, debs., 1925, 4 per cent..........	500 00	495 00
Total par and market values............	$ 1,183,183,33	$ 1,134,214 00

Carried out at market value..............		1,134,214 00
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par and market value, $1,000; City of Toronto, L.I. debs., 1913, 3 p.c. par value, $5,000; market value, $4,950; carried out at market value..............		5,950 00
Cash on hand at head office in Canada..............		76,618 04
Cash in banks, viz.:—		
Bank of Montreal, Montreal, General..............$	38,308 70	
Bank of Montreal, Montreal, Manager..............	2,741 26	
Bank of Montreal, Winnipeg..............	22,494 51	
Bank of Montreal, St. John, N.B..............	2,071 72	
Total cash in banks..............		65,616 19

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Interest accrued...$	2,202 91
Agents' balances and premiums uncollected ($3,876.39 was on business issued prior to Oct. 1, 1912.)........................	103,572 47
Office furniture, maps, plans, &c., at Montreal office and St. John, N.B., branch offices (estimated)........................	5,000,00
All other assets...	6,423 47
*Total assets in Canada.........................$	3,319,397 08

LIABILITIES IN CANADA.

Net amount of unsettled losses (previous years).......................$	1,501 50	
Net amount of unsettled claims, adjusted but unpaid, 1912...........	61,860 52	
Net amount of claims resisted, in suit................................	752 00	
Total net amount of unsettled losses...........................$		64,114 11
Reserve of unearned premiums, $1,007,217.37; carried out at 80 per cent..		805,773 90
Liabilities under the life department...........................		72,045 00
Due for reinsurance..		6,762 13
Taxes due and accrued..		7,500 00
Total liabilities in Canada.......................$		956,195 14

---

*In addition to the above assets there are other Canadian investments held at the head office of the company in Liverpool, as follows:—

	Par value.	Market value.
Alberta Railway and Irrigation Co., 150 shares.......$	15,000 00	$ 15,000 00
Atlantic and St. Lawrence Ry. Co., 686 shares........	330,933 33	330,933 33
Atlantic and North Western Railway—		
5 per cent guaranteed first mortgage bonds........	148,433 33	163,276 67
Buffalo and Lake Huron Railway—		
5½ per cent first mortgage pepl. debentures, 1879.	23,846 67	31,000 67
5½ per cent second mortgage bonds, 1873..........	8,760 00	11,388 00
Ordinary shares (889 shares)....................	43,264 67	5,408 08
Canadian Northern Railway—		
4 per cent mortgage con. debenture bonds.........	9,733 33	9,636 00
4 per cent first mortgage debenture bonds, Ontario Division 30 year..........................	24,333 33	24,090 00
City of Ottawa—		
4 per cent debentures local improvement..........	48,666 67	48,666 67
City of Toronto—		
4 per cent general con. loan debentures...........	87,600 00	85,848 00
4 per cent local improvement debentures, 1919....	48,666 67	48,180 00
Grand Trunk Railway Co., of Canada—		
4 per cent pepl. con. debenture stock..............	9,733 33	9,246 67
5 per cent pepl. con. debenture stock, Grand Trunk borrowed capital..........................	121,666 67	147,216 67
5 per cent pepl. con. debenture stock, Great Western borrowed capital......................	219,973 33	263,968 00
6 per cent equipment mortgage bonds No. 2.......	12,166 67	13,383 33
Grand Trunk Pacific Railway—..		
Nominal capital 3 per cent first mortgage bonds..	121,666 67	96,116 67
Huron and Erie Loan & Savings Co., 4½ per cent debs.	50,000 00	50,000 00
Montreal Water and Power Co—		
4½ per cent first mortgage bonds..................	155,733 33	151,061 33
Mutual Terminal Co. of Buffalo—		
4 per cent first mortgage gold bonds.............	50,000 00	50,000 00
New Brunswick Railway Co.—		
4 per cent pepl. con. debenture stock..............	97,333 33	97,333 33
Ontario and Quebec Railway Co.—		
6 per cent common stock, 230 shares..............	23,000 00	33,005 00
5 per cent permanent debenture stock.............	19,466 67	23,944 00
Ontario Loan and Debenture Co.—		
4 per cent debenture bonds.........................	30,000 00	30,000 00

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

	Par value.	Market value.
Protestant Board of School Commrs.— 4 per cent debentures, 1939	$ 25,000 00	$ 25,000 00
Province of Quebec— 4 per cent loan, 1894	194,666 67	194,666 67
Province of Ontario— 4 per cent registered stock	48,666 67	48,423 34
United Counties of Stormont, Dundas and Glengarry— 4 per cent debentures (payable in annuities)	3,040 77	3,040 77
	$ 1,971,352 11	$ 2,009,833 20

INCOME IN CANADA.

Gross cash received for premiums	$ 1,701,659 57	
Deduct reinsurances, $114,811.51, and return premiums, $289,641.37	404,452 88	
Net cash received for fire premiums		$ 1,297,206 69
Received for interest on investments		114,454 29
Received for rents		22,953 28
Total income in Canada		$ 1,434,614 26

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 43,480 06	
Deduct savings, salvage and reinsurance	2,887 97	
Net amount paid for said losses	$ 40,592 09	
Paid for losses occurring during the year	$ 740,894 90	
Deduct savings, salvage and reinsurance	50,566 11	
Net amount paid for said losses	$ 690,328 79	
Total net amount paid for fire losses		$ 730,920 88
Commission or brokerage		251,916 09
Salaries, $62,844.45; directors, $1,498.14; auditors, $1,000		65,342 59
Taxes		15,708 85
Miscellaneous payments, viz.:—Advertising, $3,334.12; rent and light, $9,623.28; Inspections and surveys, $7,058.11; printing and stationery, $8,514.32; postage, telegrams and exchange, $5,076.26; maps and plans, $2,470.27; underwriters boards and tariff associations, &c., $10,732.20; law expenses, $267.53; office furniture, $1,544.41; general expenses, $5,589.70; Fire Department, &c., $748.44; exchange, $1,298.35		56,256 99
Total expenditure in Canada		$ 1,120,145 40

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	73,312	$ 158,312,850	$ 2,030,961 64
Taken during the year, new and renewed	54,676	137,163,661	1,716,258 58
Total	127,988	$ 295,476,511	$ 3,747,220 22
Deduct terminated	48,359	122,644,207	1,560,757 19
Gross in force at end of year	79,629	$ 172,832,304	$ 2,186,463 03
Deduct reinsured		12,606,168	142,861 02
Net in force at December 31, 1912	79,629	$ 160,226,136	$ 2,043,602 01

(*For General Business Statement, see Appendix.*)

†THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President and Managing Director—
J. Gardner Thompson.

Vice President and Secretary—
J. W. Binnie.
Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V., Chapter 114. Dominion license issued August 1, 1912).

CAPITAL.

Amount of joint stock capital authorized and subscribed for......$	500,000 00
Amount paid up..	100,000 00

(*For list of Shareholders, See Appendix.*)

ASSETS.

Bonds owned, viz.:—

	Par value.	Book value.	Market value.
Montreal Protestant School Board 4 per cent bonds, 1935	$ 32,000 00	$ 32,000 00	$ 32,000 00
Grand Trunk Railway of Canada perpetual 4 per cent debentures	111,933 33	100,487 88	106,337 00
Province of Nova Scotia 3 per cent. debentures, 1922..........	15,000 00	13,759 24	11,850 00
Montreal Light, Heat and Power Co., 5 per cent bonds, 1933.....	79,000 00	80,029 52	80,580 00
Winnipeg Electric Railway 5 per cent bonds, 1935................	10,000 00	10,616 00	10,300 00
City of Toronto 3½ per cent local improvement debentures, 1915.	60,000 00	58,779 59	55,200 00
Town of Outremont 4 per cent bonds, 1938....................	50,000 00	50,793 64	47,750 00
Dominion of Canada 3½ per cent stock, 1930–1950................	4,866 66	4,729,80	4,624 00
*Province of Manitoba Drainage 4 per cent debentures, 1937.....	21,000 00	21,194 72	20,790 00
*Commercial High School 4 per cent bonds, 1949................	35,000 00	34,902 63	34,650 00
New Brunswick Cold Storage Co. 4 per cent debentures (guaranteed by Province of New Brunswick), 1947...............	9,000 00	8,872 10	8,910 00
Montreal W. P. lien gold bonds, 1932, 4½ per cent...............	31,633 33	30,324 37	30,684 00
Shawinigan W. and Power bonds, 1934, 5 per cent................	25,000 00	25,732 94	26,750 00

---

*On deposit with Receiver General. †On October 1, 1912, The Liverpool-Manitoba Assurance Company acquired the rights and property of the Manitoba Assurance Company and assumed all duties, obligations and liabilities of the latter Company.

THE LIVERPOOL-MANITOBA—*Continued.*

ASSETS—*Concluded.*

Stocks and bonds owned—*Concluded.*

	Par value.	Book value.	Market value.
Rosemount (Que.) School, 1951 5½ per cent	$ 13,000 00	$ 14,581 85	$ 13,520 00
City of Victoria, B.C., Imp. debs. 1921, 4 per cent	29,200 00	27,612 24	28,616 00
R.C.S. Comrs. of St. Leo., Westmount, 1950, 5 per cent	15,000 00	15,767 04	15,600 00
Quebec, Montmorency and Charlevoix bonds, 1923, 5 per cent	25,000 00	25,108 25	25,250 00
Notre Dame de Grace School, 1951, 5 per cent	15,000 00	15,652 06	15,600 00
Ontario Loan & Debenture Co., 1917, 4¼ per cent	20,000 00	20,000 00	20,000 00
London & Western Trust Co., 1916, 4½ per cent	25,000 00	25,000 00	24,750 00
Total par, book and market values	$ 626,633 32	$ 615,943 87	$ 613,761 00

Carried out at book value		$ 615,943 87
Cash at head office and in transit		22,876 67
Cash in banks, viz:—		
Bank of Montreal, Montreal	$ 1,256 58	
Canadian Bank of Commerce, Winnipeg	9,599 46	
Total	$ 10,856 04	
Less Bank of Montreal, Montreal, General	960 51	
Balance cash in banks		9,895 53
Total ledger assets		$ 648,716 07
Deduct market value of bonds, under book value		2,182 87
		$ 646,533 20

OTHER ASSETS.

Interest accrued	4,026 87
Agents' balances and premiums uncollected	33,053 36
Due for reinsurance losses	11,128 93
Total assets	$ 694,742 36

LIABILITIES.

Net amount of losses, adjusted but unpaid	$ 11,332 47	
Net amount of losses, unadjusted (accrued in previous years)	1,304 18	
Total net amount of unsettled claims for losses		$ 12,636 65
Reserve of unearned premiums, $265,355.92; carried out at 80 per cent		212,284 74
Due and accrued for taxes		1,500 00
Due for reinsurances		8,123 91
Total liabilities, except capital stock		$ 234,545 30
Excess of assets over liabilities		$ 460,197 06
Capital stock paid up		100,000 00
Surplus over liabilities and capital		$ 360,197 06

THE LIVERPOOL-MANITOBA—*Concluded.*

INCOME.

Gross cash received for premiums	$ 581,431 30	
Deduct reinsurance, $119,619.10; and return premiums, $102,916.20	222,535 30	
Total net cash received for premiums		$ 358,896 00
Received for interest		26,170 17
Total income		$ 385,066 17

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 26,848 30	
Deduct reinsurances	6,061 36	
Net amount paid for said losses	$ 20,786 94	
Amount paid for losses occurring during the year	$ 260,235 08	
Deduct savings, salvage and reinsurances	47,839 72	
Net amount paid for said losses	$ 212,395 36	
Total net amount paid for losses		$ 233,182 30
Paid or allowed for commission or brokerage		67,818 24
Paid for salaries, H.O. officials, $18,183.01; directors' fees, $698.18; auditors' fees, $350		19,231 19
Paid for taxes		7,091 79
All other payments viz.:—Advertising, $1,748.62; printing and stationery, $12,005.22; inspections, $2,005.15; rents and light, $2,662.90; postage, telegrams, telephones and express, $2,742.17; underwriters' board fees, $,3,038.77; maps and plans, $,1,563.34; law charges, $842.75; general expenses, $1,589.42; furniture and fixtures, $376.37; fire departments, patrol and salvage corps assessments, $127.84		28,702 55
Total expenditure		$ 356,026 07

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911		$ 621,737 74
Amount of cash income, as above		385,066 17
Total		$ 1,006,803 91
Amount of expenditure as above	$ 356,026 07	
Foreign reinsurance account	2,061 77	
		358,087 84
Balance, net ledger assets, December 31, 1912		$ 648,716 07

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1911	25,846	$ 42,303,500	$ 611,591 14
Taken during the year, new and renewed	22,012	42,378,676	579,377 04
Total	47,888	$ 84,687,176	$ 1,190,968 18
Deduct terminated	18,596	37,449,482	527,516 83
Gross in force at December, 31, 1912	29,292	$ 47,237,694	$ 663,451 35
Deduct reinsured		10,683,052	141,940 01
Net in force at December 31, 1912	29,292	$ 36,554,642	$ 521,511 34

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—JOHN H. CLAYTON. | General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	$14,600,000 00
Amount subscribed for	12,854,083 33
Amount paid up in cash	1,285,408 33

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General:

	Par value.	Market value.	
City of Montreal technical school, 1949, 4 per cent	$ 68,133 33	$ 68,133 33	
Canada, 3 per cent stock, 1938	29,200 00	25,404 00	
Niagara Falls Park, 4 per cent debentures, 1927	49,333 33	47,972 00	
British consols, 2½ per cent, 1923	29,200 00	21,936 50	
City of Guelph, 4½ per cent debentures, 1935	10,000 00	9,485 00	
City of Grand Forks 6 per cent debentures, 1917 and 1918	12,000 00	12,000 00	
City of Grand Forks, 7 per cent debentures, 1917	10,000 00	10,000 00	
Cape of Good Hope debentures, 1917, 4 per cent	24,333 33	24,333 34	
City of Columbia debentures, 1920, 6 per cent	3,000 00	3,000 00	
City of Edmonton debentures, 1919-1920, 4½ per cent	2,470 04	2,470 04	
British Government 3 per cent local loans, 1912	26,766 66	26,164 42	
Province of Manitoba 4 per cent debentures, 1947-1948	26,280,00	25,754 40	
City of Vancouver 4 per cent debentures, 1948	4,866 67	4,866 67	
City of Toronto, debentures 1929 and 1944, 3½ per cent	48,666 67	41,371 00	
Province of Ontario stock, 1947, 4 per cent	29,200 00	28,397 00	
City of Winnipeg, 1940, 4 per cent	14,600 00	14,308 00	
Canadian Northern Railway 3½ per cent stock, 1960	58,400 00	77,623 33	
Canadian Northern Railway 3½ per cent 1st mortgage debenture stock, 1958	38,933 33		
Canadian Northern Pacific Railway 1st mortgage stock, 1950, 4 per cent	19,466 67	18,785 34	
Total par and market values	$ 504,850 03	$ 462,004 37	
Carried out at market value			$ 462,004 37

Other debentures in the possession of the company, viz.:—

	Par value.	Market value.	
Dominion Permanent Loan Co's. debentures, 1914, 4 per cent	$ 15,000 00	$ 15,000 00	
Reliance Loan and Savings Co., 1913, 5 per cent	20,000 00	20,000 00	
City of Grand Forks, 1918, 6 per cent	3,000 00	3,000 00	
Town of North Toronto, 1935–42, 4½ per cent	20,246 58	20,246 58	
Total par and market values	$ 58,246 58	$ 58,246 58	
Carried out at market value			58,246 58
Cash at head office in Canada			6,232 72

LONDON AND LANCASHIRE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 18,840 39	
Dominion Bank, Winnipeg	17,865 83	
Bank of British North America, Montreal	7,185 31	
Total cash in banks		$ 43,891 53
Interest accrued		3,026 19
Agents' balances and premiums uncollected ($1,482.37 was on business issued prior to Oct. 1, 1912)		59,997 02
Total assets in Canada		$ 633,398 41

LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted claims for losses ($2,530 of which accrued prior to 1912)	$ 20,503 85
Reserve of unearned premiums, $473,206.67; carried out at 80 per cent	378,565 34
Taxes due and accrued (estimated)	9,000 00
Total liabilities in Canada	$ 408,069 19

INCOME IN CANADA.

Gross cash received for premiums	$ 727,067 83	
Deduct reinsurance, $22,731.68; and return premiums, $90,067.09	112,798 77	
Net cash received for premiums		$ 614,269 06
Cash received for interest on investments		10,090 29
Interest on bonds and debentures paid direct to head office		12,658 17
Total income in Canada		$ 637,017 52

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 27,835 90	
Deduct amount received for savings and salvage	7,833 37	
Net amount paid for said losses	$ 20,002 53	
Amount paid for losses occurring during the year	$ 252,149 44	
Deduct amount received for reinsurance	14,754 89	
Net amount paid for said losses	$ 237,394 55	
Total net amount paid for losses		$ 257,397 08
Commission or brokerage		118,283 93
Paid for salaries, head office officials, $36,486.31; travelling expenses, $1,714.43		38,200 74
Taxes		8,011 13

LONDON AND LANCASHIRE—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

All other payments, viz.:—Advertising, $4,090.02; rent, $3,352.36; maps and plans, $1,361.92; inspections and surveys, $2,000.52; postage, telegrams, telephones and express, $2,942.78; underwriters' associations, $6,407.60; office expenses, $4,125.03; duty and sundries, $537.38; legal expenses, $118.10; office furniture and fixtures, $743.61; stationery and printing, $4,470.14	$	30,149 46
Total expenditure in Canada	$	452,042 34

RISKS AND PREMIUMS IN CANADA.

	No.		Amount.		Premiums thereon.
Gross policies in force at date of last statement	42,825	$	69,796,195	$	875,901 43
Policies taken during the year, new and renewed	24,047		59,342,982		728,601 05
Total	66,872	$	129,139,177	$	1,604,502 48
Deduct terminated	20,744		52,349 998		661,070 83
Gross in force at end of year	46,128	$	76,789 179	$	943,431 65
Deduct reinsured			2,087,697		18,822 42
Net in force at December 31, 1912	46,128	$	74,701,482	$	924,609 23

(*For General Business Statement, see Appendix.*)

THE LONDON ASSURANCE

Statement for the Year ending December 31, 1912.

Governor—Alfred Clayton Cole. | Manager Fire Dept.—James Clunes.
Principal Office—No. 7, Royal Exchange, London, E.C., England.
Joint Managers in Canada—W. Kennedy and W. B. Colley. | Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Commenced business in Canada, March 1, 1862)

CAPITAL.

Amount of capital authorized	$ 9,733,333 33
Amount subscribed for	4,363,210 00
Amount paid up in cash	2,181,605 00

ASSETS IN CANADA.

In deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 per cent stock, 1921	$ 167,000 00	$ 163,660 00
Province of Manitoba 4 per cent stock, 1950	42,583 33	41,306,00
	$ 209,583 33	$ 204,966 00

Carried out at market value	$ 204,966 00
Cash on hand at head office in Canada	347 09
Cash in Union Bank of Canada, Montreal	11,205 64
Agents' balances and premiums uncollected ($2,243.14 was on business prior to Oct. 1, 1912)	34,120 89
Office furniture and plans	5,000 00
Total assets in Canada	$ 255,639 62

LIABILITIES IN CANADA.

Claims, unadjusted	$ 7,839 00
" resisted, in suit (accrued in 1910)	4,500 00

Total amount of unsettled claims for losses	$ 12,339 00
Reserve of unearned premiums $201,764.74; carried out at 80 p.c.	161,411 79
Reinsurance reserve under life department	13,139 00
Taxes due and accrued	5,889 55
Total liabilities in Canada	$ 192,779 34

INCOME IN CANADA.

Gross cash received for premiums	$ 305,992 09
Deduct reinsurance $15,177.50; and return premiums, $38,806.47	53,983 97

Net cash received for premiums	$ 252,008 12
Interest on deposit with Receiver General, paid direct to head office, England	8,383 32
Total income in Canada	$ 260,391 44

LONDON ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 6,833 56	
Deduct reinsurances	26 62	
Net amount paid for said losses	$ 6,806 94	
Paid for losses occurring during the year	$ 129,156 26	
Deduct reinsurance, savings and salvage	28,614 85	
Net amount paid for said losses	$ 100,541 41	
Total net amount paid for losses		$ 107,348 35
Paid for commission or brokerage		51,300 98
Salaries		16,123 95
Paid for taxes		4,537 84
All other payments, viz.:—Advertising, $631.02; furniture and fixtures, $816.41; inspections and surveys, $3,273.11; maps and plans, $1,796 28; postage, telegrams, telephones and express, $2,101.31; printing and stationery, $3,203.76; rents, $2,381.22; sundries, $275.08; underwriters' boards, &c., $2,312.27		16,790 46
Total expenditure in Canada		$ 196,101 58

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 27,961,298	$ 326,205 96
Taken during the year, new and renewed	25,205,794	314,988 07
Total	$ 53,167,092	$ 641,194 03
Deduct terminated	19,582,338	232,920 86
Gross in force at end of year	$ 33,584,754	$ 408,273 17
Deduct reinsured	1,227,664	18,289 01
Net in force at December 31, 1912	$ 32,357,090	$ 389,984 16

General Business Statement for the year ending December 31, 1912.

FIRE DEPARTMENT.

The premium Income for the year, after deduction of Reassurances and Returns, amounted to £681,140 0s. 2d., and the losses, inclusive of all claims to the 31st December, 1912, to £301,609 15s. 8d.

The balance at the credit of the Fund, after transferring £93,285 10s. 8d. to Profit and Loss, amounted on the 31st December, 1912, to £700,000.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1912, after transferring £50,000 to General Reserve and applying £30,000 to writing down Investments, was £161,837 16s. 3d., out of which the Directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows:—£1 5s. 0d. on the 1st April, and £1 5s. 0d. on the 1st October, free of Income Tax.

THE LONDON ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

FIRE ACCOUNT.

		£ s. d.
Amount of Fire Insurance Fund at Dec. 31, 1911—		
Reserve for unexpired risks	£330,585 5 2	
Additional reserve	319,414 14 10	
		650,000 0 0
Dec. 31, 1912.		
Premiums after deduction of reassurances, and returns		681,140 0 2
Interest and dividends	£ 23,884 12 2	
Less income tax	878 5 0	
		23,006 7 2
		£ 1,354,146 7 4

		£ s. d.
Dec. 31, 1912.		
Losses after deduction of reassurances and salvages		301,609 15 8
Expenses of management		136,574 18 10
Contributions to fire brigades		1,666 5 10
Commission		120,667 3 9
Bad debts		342 12 7
Carried to profit and loss account		93,285 10 8
Amount of the fund at this date, as per balance sheet—		
Reserve for unexpired risks, being 50 per cent of premium income for the year	£ 340,570 0 1	
Additional reserve	359,429 19 11	
		700,000 0 0
		£ 1,354,146 7 4

PROFIT AND LOSS ACCOUNT.

		£ s. d.
Balance of account at Dec. 31, 1911		157,203 4 5
Dec. 31, 1912.		
Interest and dividends not carried to other accounts	£ 38,909 17 8	
Less income tax	1,426 2 4	
		37,483 15 4
Transferred from life account		15,000 0 0
" " fire account		93,285 10 8
" " Marine account		34,700 15 2
Transfer fees		44 10 0
		£ 337,717 15 7

	£ s. d.
Dec. 31, 1912.	
Dividends to shareholders	89,655 0 0
Income tax	6,224 19 4
Transferred to general reserve fund	50,000 0 0
Written off investments	30,000 0 0
Balance as per balance sheet	161,837 16 3
	£ 337,717 15 7

THE LONDON ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

BALANCE SHEET.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' capital, £896,550, of which is paid up				448,275	0	0
General reserve fund				400,000	0	0
Life assurance fund				2,580,123	19	2
Capital and leasehold redemption fund				6,766	7	6
Accident fund				23,390	6	4
Fire fund	£ 700,000	0	0			
Marine fund	400,000	0	0			
Joint fire and marine funds				1,100,000	0	0
Investments depreciation account				100,000	0	0
Profit and loss				161,837	16	3
				£ 4,820,393	9	3
Outstanding life claims	£ 39,861	4	0			
" fire losses	41,618	12	11			
" accident losses	1,860	0	0			
" marine losses	3,829	14	9			
" dividends to shareholders	2,593	0	0			
Fire premiums due to other companies	22,964	14	3			
Accident premiums due to other companies	475	15	5			
Life premiums paid in advance	58	3	3			
Marine premiums due to other companies	31,429	17	4			
Clerks' savings fund	9,683	2	5			
Interest paid in advance	5,197	18	2			
				159,572	2	6

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom				587,106	13	4
Mortgages on property out of the United Kingdom				Nil.		
Loans on parochial and other public rates				78,980	2	11
Loans on life interests				279,705	11	8
Loans on reversions				84,969	0	8
Loans on stocks and shares				38,992	10	0
Loans on corporation's policies within their surrender values				98,926	9	10
Loans on personal security				Nil.		
Investments, viz.:—						
Deposit with the High Court				21,604	0	0
British government securities				60,807	0	0
Municipal and county securities, United Kingdom				807	10	0
Indian and Colonial Government securities				39,089	0	0
" " Provincial "				8,750	0	0
" " Municipal "				135,137	0	11
Foreign Government securities				291,753	19	11
" Provincial "				40,378	2	6
" Municipal "				300,565	16	7
Railway and other debentures and debenture stocks, home and foreign				1,617,958	3	3
Railway and other preference and guaranteed stocks, home and foreign				111,552	7	0
Railway and other ordinary stocks				329,969	14	11
Freehold ground rents				180,378	5	6
Leasehold ground rents				115,033	18	6
House and office property				41,060	0	0
Life interests				1,656	16	10
Reversions				32,256	16	1
Agents' Balances, viz.:—						
Life	£ 15,672	7	4			
Fire	126,500	15	4			
Marine	63,898	15	0			
Accident	1,932	6	6			
				208,004	4	2
Marine reassurances recoverable				10,278	15	1
Outstanding Premiums—						
Life	£ 17,520	0	5			
Fire	5,178	5	0			
Marine	75,357	6	1			
Capital redemption	160	11	8			
				98,216	3	2

THE LONDON ASSURANCE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES.		ASSETS.		
		Outstanding interest		9,113 0 6
		Fire premiums due by other companies		3,096 0 10
		Accident premiums due by other companies		309 14 3
		Cash—		
		On deposit	£ 65,040 0 0	
		In hand and on credit accounts	81,880 16 3	
				146,920 16 3
		Bills receivable		6,160 18 1
		Policy stamps		426 19 0
	£ 4,979,965 11 9			£ 4,979,965 11 9

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. H. C. CARSON.	Secretary—A. T. PLATT. Chief Agent—FRANK D. WILLIAMS.

Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII., cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed for	100,000 00
Amount paid up in cash	17,500 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by company	$ 93,758 33
Loans secured by way of mortgages on real estate, first liens	54,081 60
Loans secured by bonds, stocks or other marketable collateral	2,000 00

	Par value.	Amount loaned thereon.
98 shares Sovereign Fire Ins. Co. stock	$ 3,920	$ 2,000

Bonds and debentures owned by the company, viz.:—

In deposit with the Receiver General:—	Par value.	Book value.
Springhill debentures, 1933, 4 per cent	$ 24,000 00	$ 23,040 00
Ontario Loan & Debenture Company. 1919, 4 p.c	8,000 00	8,000 00
Huron & Erie Loan & Savings Company, 1916, 4 per cent	8,000 00	8,000 00
Canada Permanent Mortgage Corporation, 1916, 4 per cent	7,500 00	7,500 00
City of Victoria, 1952, 4 per cent	6,000 00	5,970 00
Town of Dauphin, Manitoba, debentures, 1925, 5 per cent	8,000 00	8,634 40
Total in deposit with Receiver General	$ 61,500 00	$ 61,144 40
In possession of company:—		
City of Victoria, 1952, 4 p.c	$ 4,000 00	$ 3,980 00
Canada Permanent Mortgage Corporation, 1915, 4 per cent	12,500 00	12,500 00
Town of North Battleford, 1913 to 1917, 5 p. c	4,721 79	4,764 46

THE LONDON MUTUAL FIRE—*Continued.*

ASSETS—*Continued.*

In possession of the Company—Con.

	Par value.	Market value.	
Municipality of Edward, 1913 to 1928, 5 p.c., and 6 p.c.	$ 3,820 91	$ 3,820 91	
Interurban Electric Car Company, 1914, 5 p.c.	12,500 00	12,500 00	
Mexican Northern Power Company, 1939, 5 p.c.	10,000 00	9,000 00	
City Central Real Estate Company, 1940, 5 p.c.	10,000 00	9,000 00	
Village of Stirling, 1913-1918, 5 p.c.	1,627 74	1,627 74	
Nelson St. Ry. Co., 1930, 5 p.c.	4,500 00	4,500 00	
National Bridge Co., 1951, 6 p.c.	5,000 00	4,500 00	
Town of Amherst, 1913, 4½ p.c.	2,000 00	1,985 80	
City of Strathcona, 1947, 5½ p.c.	2,000 00	2,212 00	
Town of Three Rivers, 1946, 4 p.c.	2,000 00	1,784 20	
Town of Glace Gay, 1923, 5 p.c.	1,000 00	1,000 00	
Mississipi River Power Co., 1951, 5 p.c.	10,000 00	7,000 00	
Town of Strathcona 1913-1931, 5 p.c.	9,698 00	9,791 40	
Rural Municipality of Milton 1913-1932, 5 p.c.	5,000 00	4,817 05	
Municipality of the Gap. 1913-1932, 6 p.c.	5,000 00	5,182 90	
Alliance Estate and Development Co. 1930, 5 p.c.	21,656 67	22,175 55	
*Midland and Textile Ins. Co. Ltd., 1924, 5 p.c.	100.000 00	100,000 00	
Total in possession of company	$ 227,025 11	$ 222,142 01	
Total par and book values	$ 288,525 11	$ 283,286 41	
Carried out at book value			$ 283,286 41

Stocks owned by the company, viz.:—

	Par value.	Book value.	
2940 shares Imperial Fire Insurance Co.	$ 29,400 00	$ 33,231 92	
300 International assets	7,500 00	7,500 00	
75 shares Sovereign Bank	7,500 00	....	
Total par and book values	$ 44,400 00	$ 40,731 92	
Carried out at book value			40,731 92
Cash on hand at head office			18,213 59

Cash in banks:—

Union Bank (Savings)	$ 5,768 24	
Merchants Bank (Savings)	5,730 32	
Royal Bank	45,547 64	
City & Midland, London, Eng.	1 68	
Canadian Bank of Commerce (Savings)	1,390 35	
Merchants Bank	9,809 68	
Total cash in banks		68,247 91
Agents' accounts paid by time drafts		46,108 08
Total ledger assets		$ 606,427 84

---

*This bond was paid off in February, 1913, and new investments made as follows:—

Town of Melfort, Sask, 1942, 6 p.c.	$ 10,000
Municipality of Scott, Sask., 1913-1932, 6 p.c.	8,000
National Brick Co., 1951, 6 p.c.	5,000
Municipality of Mt. Hope, Sask., 1913-1932, 6 p.c.	8,000
St. Maurice Valley Cotton Mills, 1952, 6 p.c.	10,000
Wayagamack Pulp & Paper Co., 1951, 6 p.c.	10,000
Riordon Pulp & Paper Co., 1942, 6 p.c.	10,000
Ontario and Manitoba Flour Mills, 1930, 6p.c. (and 5 shares common stock)	5,000
Municipality of Strassburg, Sask., 1913-1932, 6 p.c.	7,500
City of Winnipeg, 1915, 4 p.c.	5,000
Municipality of North Battleford, 1913-1932, 5½ p.c.	10,000
Call loan	18,000
	$ 106,500

THE LONDON MUTUAL FIRE—*Continued.*

OTHER ASSETS.

Interest due, $866.46; accrued $3,209.48	$	4,075 94
Agents' balances and premiums uncollected ($7,473.73 on business prior to Oct. 1, 1912)		31,830 15
Premium notes on hand on which policies are issued	$ 561,123 83	
Deduct amount paid thereon	244,378 29	
Balance carried out		316,745 54
Total assessment on premium notes	$ 244,378 29	
Deduct amount paid thereon	244,378 29	
Balance carried out		Nil
Office furniture, Goad's plans, &c		14,633 43
Reinsurance due		23,965 58
Return premiums due from reinsurance companies		9,176 35
Total assets		$ 1,006,854 83
Deduct unassessed premium notes, which are admitted as contingent assets available if required for payment of losses		316,745 54
Balance, net assets		$ 690,109 29

LIABILITIES.

(1) Liabilities in Canada.

Net amount of unsettled, unadjusted claims for losses	$ 10,010 55
Reserve of unearned premiums, $353,522.56; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)	282,818 04
Reinsurance and return premiums due	50,150 03
Dividends declared and not yet due	25,000 00
Taxes due and accrued	1,524 41
All other claims against company, viz.:—interest on mortgage	1,181 25
Total liabilities in Canada (excluding capital stock)	$ 370,684 28

(2) Liabilities in other Countries.

Net amount of unsettled, unadjusted claims for losses	$ 2,177 82
Reserve of unearned premiums, $5,005.47; carried out at 80 per cent	4,004 36
Due for reinsurances and return premiums	149 60
Total liabilities in other countries	$ 6,331 78
Total liabilities in all countries (except capital stock)	$ 377,016 06
Excess of assets over liabilities	$ 313,093 23
Capital stock paid up	17,500 00
Surplus over liabilities and paid up capital	$ 295,593 23

THE LONDON MUTUAL FIRE—*Continued.*

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 746,381 36	$ 42,922 83
Deduct reinsurance, $175,267.96; and return premiums $187,186.76	323,229 87	39,224 85
Net cash received for premiums	$ 423,151 49	$ 3,697 98

Total net cash received for premiums	$ 426,849 47
Received for interest on investments	17,891 02
Rents	4,448 31
Income from other sources, transfer fees, &c	1,021 26
Total income	$ 450,210 06

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 25,283 50	$ 16,383 07
Deduct amount received for reinsurance, savings and salvages	13,684 80	7,218 74
Net amount paid for said losses	$ 11,598 70	$ 9,164 33
Paid for losses occurring during the year	$ 303,847 90	$ 29,893 30
Deduct savings, salvage and reinsurance	94,261 77	21,564 02
Net amount paid for said losses	$ 209,586 13	$ 8,329 28

Total net amount paid for losses, viz.: in Canada, $221,184.83; in other countries, $17,493.61	$ 238,678 44
Commission or brokerage	141,994 36
Taxes	4,439 85
Salaries, H.O. officials	8,067 13
Miscellaneous payments, viz.:—Inspections and surveys, $1,920.08; bonus to agents, $4,811.15; law expenses, $840.71; postage, telegrams, telephones and express, $465.78; advertising, $2,573.70; rent, $802.17; printing and stationery, $1,124.74; office furniture and fixtures, $3,748.35; loss adjustments, $1,394.08; general expenses, $4,049.50	21,730 26
Total expenditure	$ 414,910 04

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed Companies (Treaty)	$ 196,526 73
Amount of commission thereon	52,079 58
Amount of losses recovered from said companies	106,162 68
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $123,207.50; carried out at 80 per cent	$ 98,566 00
Amount of losses due and recoverable from such companies	21,536 68
	$ 120,102 68
Amount of reinsurance premiums payable to such companies	$ 49,088 05
Amount of cash or other securities held for recovery of losses, &c.	37,647 28

THE LONDON MUTUAL FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911		$ 527,869 49
Amount of cash income as above	$ 450,210 06	
Amount of appreciation of Imperial Fire Insurance Stock	7,000 00	
Amount of appreciation of Real Estate	36,258 33	
Total		493,468 39
Total		$ 1,021,337 88
Amount of expenditure as above		414,910 04
Balance, net ledger assets, December 31, 1912		$ 606,427 84

RISKS AND PREMIUMS.

—	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	90,361,531	934,998 21	11,407,234	111,313 27	101,768,765	1,046,311 48
Taken during the year, new and renewed	69,662,966	692,063 65	4,504,017	35,184 81	74,166,983	727,247 86
Total	160,024,497	1,627,061 26	15,911,251	146,498 08	175,935,748	1,773,559 34
Deduct terminated	64,631,188	684,556 05	13,095,866	117,921 67	77,727,054	802,477 72
Gross in force at end of year	95,393,309	942,505 21	2,815,385	28,576 41	98,208,694	971,081 62
Deduct reinsured	24,006,552	243,131 92	1,274,070	15,244 49	25,280,622	258,376 41
Net in force at Dec. 31, 1912	71,386,757	699,373 29	1,541,315	13,331 92	72,928,072	712,705 21

LUMBER INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—G. A. MITCHELL. | Secretary—R. H. MCKELVEY.

Chief Agent in Canada—E. D. HARDY.

Principal Office—New York. | Head Office in Canada—Ottawa.

(Incorporated June 15, 1904. Dominion license issued October 8, 1906.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$	400,000 00

ASSETS IN CANADA.

Province of Ontario 3½ per cent debentures, 1936, on deposit with the Receiver General, par value $107,000; market value	$	96,300 00
Agents' balances and premiums uncollected		9,928 84
Cash in Bank of Ottawa		267 02
Cash at head office		34 69
Interest accrued		1,872 50
Total assets in Canada	$	108,403 05

LIABILITIES IN CANADA.

Total net amount of unsettled unadjusted claims for losses	$	2,523 75
Reserve of unearned premiums $60,929.58; carried out at 80 per cent		48,743 66
Provincial, municipal and other taxes due and accrued		1,400 00
Total liabilities	$	52,667 41

INCOME IN CANADA.

Gross cash received for premiums	$	172,009 72		
Deduct return premiums		24,351 07		
Net cash received for premiums			$	147,658 65
Interest on investments				3,745 00
Total income in Canada			$	151,403 65

LUMBER INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 32,602 23	
Amount paid for losses occurring during the year	$ 67,915 08	
Deduct savings and salvage	892 36	
Net amount paid for said losses	$ 67,022 72	
Total net amount paid for losses		$ 99,624 95
Salaries, fees and all other charges of officials		30,247 15
Taxes		1,359 76
Loss adjustment expenses		1,356 26
Total expenditure in Canada		$ 132,588 12

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 9,452,979	$ 154,132 74
Taken during the year, new and renewed	8,355,594	145,329 69
Total	$ 17,808,573	$ 299,462 43
Deduct terminated	10,977,442	178,622 57
Gross and net in force Dec. 31. 1912	$ 6,831,131	$ 120,839 86

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net premium income	$ 407,101 81
Interest on bonds and deposits and dividends on stocks	29,496 65
Gross increase, by adjustment in book value of bonds	294 58
Agents' balances previously charged off	1,956 19
Total income	$ 438,849 23

DISBURSEMENTS.

Net amount paid for losses	$ 225,755 75
Expenses of adjustment and settlement of losses	4,046 88
Paid stockholders for interest or dividends	40,000 00
Commission or brokerage	156,071 04
Salaries, fees and other charges of officers, directors, trustees and home office employees	13,002 00
Underwriters' Boards and Tariff Associations	3,373 07
Rents	1,060 73
State taxes on premiums, Insurance Department licenses and fees	12,600 13
Agents' balances charged off	1,982 74
Fire department, fire patrol and salvage corps assessments fees, taxes and expenses	316 60
Gross loss on sale or maturity of ledger assets	3,203 43
Gross decrease, by adjustment, in book value of bonds	414 90
All other disbursements	5,372 00
Total disbursements	$ 467,199 27

LUMBER INSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

LEDGER ASSETS.

Book value of bonds owned	$ 659,000 73
Cash in trust companies and banks on interest	76,099 76
Agents' balances	164,875 61
Total	$ 899,976 10

NON-LEDGER ASSETS.

Interest accrued	6,547 48
Gross assets	$ 906,523 58
Deduct assets not admitted	72,075 13
Total admitted assets	$ 834,448 45

LIABILITIES.

Net amount of unpaid losses	$ 35,167 44
Reserve of unearned premiums	240,909 87
State, county and municipal taxes due or accrued; and salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	7,595 86
Total	$ 283,673 17
Capital stock paid up	400,000 00
Gross divisible surplus	150,775 28
Total liabilities	$ 834,448 45

RISKS AND PREMIUMS.

Amounts of policies written or renewed during the year	$56,135,210 00
Premiums thereon	744,966 34
Amount terminated	57,179,393 00
Premiums thereon	820,005 74
Net amount in force at December 31, 1912	39,762,269 00
Premiums thereon	474,222 92

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. A. SIMS.
Head Office—Waterloo, Ont.
Business Office—Toronto.

Secretary and Chief Agent—
ALFRED WRIGHT.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	250,000 00
Amount paid up in cash	50,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Stocks, bonds and debentures in deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
Markham 1912 to 1921 5 per cent	$ 6,080 49	$ 6,080 49	$ 6,651 76
Canadian Northern Ry., 1953, 3 p.c.	73,000 00	66,751 12	57,670 00
Can. Nor. Pac. Ry. 1st. Mtge. Stk. 1950, 4 per cent	9,733 33	9,635 95	9,295 33
City of Winnipeg stock, 1940, 4 p.c.	9,733 34	10,080 08	9,441 34
Canada stock, 1913, 3½ p.c.	22,000 00	22,000 00	22,000 00
Canada bonds, 1914-1919, 3¾ p.c.	17,033 34	16,905 60	16,713 96
Province of Ontario stock, 1947, p.c.	19,466 67	20,077 28	18,785 34
Total par, book and market values	$ 157,047 17	$ 151,530 52	$ 140,557 73

Carried out at book value	$ 151,530 52

Other bonds, &c,. owned by the company, viz.:—

	Par value.	Book value.	Market value.
*London and Northwestern Railway 4 per cent preference stock	$ 10,458 48	$ 12,067 97	$ 10,536 92
*Caledonian Railway 3 per cent pref. con. orn. stock	63,996 71	47,254 56	36,525 12
*London, Chatham and Dover debenture stock, 4½ per cent	24,333 33	27,865 00	27,253 33
*Liverpool Corporation, 3 per cent	47,693 36	41,612 44	39,704 92
*C.P.R., 4 p.c. pref. non. com	41,366 95	42,506 92	40,229 36
*City of South Vancouver, 5 p.c.	12,500 00	13,707 50	12,500 00
*St. John and Quebec Railway, 1962, 4 per cent	24,333 33	23,116 68	23,033 93
Total par, book and market values	$ 224,682 16	$ 208,131 07	$ 189,783 58

Carried out at book value	208,131 07
Cash on hand at head office	2,200 24
Cash for investment	21,868 12

---

*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company in Liverpool in trust for the Mercantile Fire.

THE MERCANTILE FIRE—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Dominion Bank	$ 46,168 81	
Union Bank	7,972 76	
Total cash in banks		$ 54,141 57
Cash in Canada Permanent Mortgage Corporation		10,000 00
Total ledger assets		$ 447,871 52
Deduct excess of book value of bonds and debentures over market value		29,320 28
		$ 418,551 24

OTHER ASSETS.

Interest accrued	709 42
Agents' balances ($1,513.39 on business prior to Oct. 1, 1912)	28,101 09
Due for reinsurance	697 70
Total assets	$ 448,059 45

LIABILITIES.

Net amount of losses, unadjusted ($1,000 accrued prior to 1912)	$ 2,856 00
Reserve of unearned premiums, $158,608.35; carried out at 80 p.c.	126,886 68
Taxes due and accrued (estimated)	2,600 00
Total liabilities (excluding capital stock)	$ 132,342 68
Excess of assets over liabilities	$ 315,716 77
Capital stock paid up	50,000 00
Surplus over liabilities and paid up capital	$ 265,716 77

INCOME.

	In Canada.	
Gross cash received for premiums	$ 269,353 48	
Deduct reinsurance, $13,336.19; and return premiums, $42,509.74	55,845 93	
Net cash received for premiums		$ 213,507 55
Received for interest on investments		13,968 47
Transfer fees, etc		70 12
Total income		$ 227,546 14

EXPENDITURE.

	In Canada.	
Amount paid for losses occurring in previous years	$ 4,159 11	
Amount paid for losses occurring during the year	$ 87,864 07	
Deduct amount received for reinsurance	694 17	
Net amount paid for said losses	$ 87,169 90	
Total net amount paid for losses		$ 91,329 01

THE MERCANTILE FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Commission or brokerage	$	43,044 74
Salaries, home office officials, $12,241.53 ; travelling expenses, $281.86		12,523 39
Taxes		2,447 06
Dividends		27,500 00
Miscellaneous payments, viz.:—Postage, telegrams, telephones and express, $949.10; stationery and printing, $1,305.47; advertising, $1,167.76; inspections and surveys, $1,061.43; maps and plans, $874.78; sundries, $1,553.34; fire underwriters, $2,602.55; rents, $1,058.68; office furniture and fixtures, $348.69; legal expenses, $9.55		10,931 35
Total expenditure	$	187,775 55

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	408,100 93
Income as above		227,546 14
Total	$	635,647 07
Expenditure as above		187,775 55
Balance, net ledger assets, December 31, 1912	$	447,871 52

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	13,604	$ 22,844 171	$ 293,747 33
Taken during the year—new and renewed	8,796	20,678,078	268,962 24
Total	22,400	$ 43,522,249	$ 562,709 57
Deduct terminated	7,320	18,017,504	247,463 08
Gross in force at end of year	15,080	$ 25,504,745	$ 315,246 49
Deduct reinsured		735,200	6,168 73
Net in force at December 31, 1912	15,080	$ 24,769,545	$ 309,077 76

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. CHAMPAGNE.
Vice-President and Manager—H. H. BECK.

Secretary—J. W. RUTHERFORD.
Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of 'The Mutual Fire Insurance Company of the City of Montreal' under the authority of 'An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada,' being chapter 59 of the Statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the Statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII., cap. 158 and name changed to 'The Montreal-Canada Fire Insurance Company.' Previous to February 16, 1904, the date of issue of its Dominion license, the Company's business was confined to the Province of Quebec.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	154,790 00
Amount paid up in cash	77,395 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loan secured by mortgage on real estate	$	12,000 00

Debentures owned by the company, viz.:—

	Par, Book and Market value.
Ste. Thérèse, 1913 to 1927, 4 per cent	$ 13,265 85
Berthierville, 1929, 5 per cent	2,000 00
*St. Henri, 1938, 4 per cent	10,000 00
*Cote St. Paul, 1937, 4 per cent	50,000 00
Ste. Elizabeth, 1940, 4 per cent	6,000 00
Levis, 1936 to 1951, 4 per cent	35,300 00

Carried out at par, book and market value	116,565 85

Stocks owned by the company, viz.:—

	Par value.	Book and Market value.
150 shares Sovereign Bank stock	$ 15,000 00	....
600 shares International Assets Limited	15,000 00	$ 15,000 00
Total par, book and market values	$ 30,000 00	$ 15,000 00

Carried out at book and market value	15,000 00
Cash at head office	1,804 98

---

*In deposit with Receiver General.

THE MONTREAL-CANADA—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Union Bank	$ 12,820 45	
Banque d'Hochelaga, Montreal	481 74	
Royal Bank, Toronto	202 28	
Royal Bank, New York	4,763 13	
Total cash in banks		$ 18,272 60
Agents' accounts paid by time drafts		2,410 87
Total ledger assets		$ 166,054 30

OTHER ASSETS.

Interest due and accrued	917 08
Agents' balances and premiums uncollected (of which $7,685.75 was on business issued prior to Oct. 1, 1912)	29,033 30
Office furniture and fixtures, $3,650.84; Goad's plans, $6,752.49	10,403 33
Due for reinsurance losses	8,565 26
Reinsurance premiums due	2,746 66
Total assets	$ 217,719 93

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 10,549 03	
Net amount of losses, resisted, in suit	4,000 00	
Total net amount of unsettled claims for losses		$ 14,549 03
Reserve of unearned premiums, $136,461.70; carried out at 80 p. c.		109,169 36
Taxes due and accrued		1,385 55
Amount of all other claims against the Co		78 18
Total liabilities in Canada		$ 125,182 12

(2) *Liabilities in other Countries.*

Total net amount of claims for losses, resisted, in suit	$ 1,083 40
Reserve of unearned premuims, $519.31; carried out at 80 p. c.	415 45
Total liabilities in other countries	$ 1,498 85
Total liabilities in all countries, except capital stock	$ 126,680 97
Excess of assets over liabilities	$ 91,038 96
Capital stock paid up	77,395 00
Surplus over all liabilities and paid up capital	$ 13,643 96

THE MONTREAL-CANADA—*Continued.*

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 228,768 71	$ 2,494 93
Deduct reinsurance, $50,295.32; and return premiums, $44,169.90	92,233 79	2,231 43
Net cash received for said premiums	$ 136,534 92	$ 263 50

Total net cash received for premiums in all countries	$ 136,798 42
Received for interest on investments	5,902 82
Total	$ 142,701 24
Received for calls on capital	38,697 50
Total income	$ 181,398 74

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 35,018 44	$ 3,660 14
Deduct savings and salvage	4,600 41	1,658 65
Net amount paid for said losses	$ 30,418 03	$ 2,001 49
Amount paid for losses occurring during the year	$ 107,325 84	$ 8,218 36
Deduct reinsurances	46,127 19	1,995 33
Net amount paid for said losses	$ 61,198 65	$ 6,223 03
Total net amount paid for losses	$ 91,616 68	$ 8,224 52

Total net amount paid for losses in all countries	$ 99,841 20
Commission or brokerage	26,379 69
Salaries, $17,285.40; directors' fees, $635; auditors' fees, $600; travelling expenses, $606.85; agents' bonuses, $875	20,002 25
Taxes, $3,730.43; government fees and licenses, $1,264.32	4,994 75
All other expenditure, viz.:—General expenses, $7,481.16; rent, $695.43; postage, express, telegrams and telephones, $1,198.15; advertising, $327.39; revision of plans, $19.25; printing and stationery, $1,904.55; legal expenses, $70.79; inspections and surveys, $6,158.32; maps and plans, $147.43; underwriters' bonds, tariff associations, &c., $350.74	18,353 21
Total expenditure	$ 169,571 10

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911	$ 154,226 66
Cash income as above	181,398 74
Total	$ 335,625 40
Expenditure as above	169,571 10
Balance, net ledger assets, Dec. 31, 1912	$ 166,054 30

THE MONTREAL-CANADA—*Continued.*

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	46,630 23
Amount of commission thereon		11,657 56
Amount of losses recovered from said companies		27,579 35
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $25,047.82; carried out at 80 per cent	$	20,038 25
Amount of losses due and recoverable from such companies		6,923 53
Amount of cash or other securities held as security for recovery of losses, &c	$	23,741 17

THE MONTREAL-CANADA—*Concluded.*

RISKS AND PREMIUMS

	In Canada.			In other Countries.			Totals in all Countries.		
	Number.	Amount.	Premiums.	Number.	Amount.	Premiums.	Number.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at Dec. 31, 1911	40,202	28,891,429	365,634 97	1,890	563,759	8,388 09	42,092	29,455,188	374,023 06
Taken during the year, new	8,082	10,545,703	149,250 70	367	270,301	2,290 50	8,449	10,816,004	151,541 20
Taken during the year, renewed	4,685	5,919,488	87,357 56	36	35,950	423 73	4,721	5,955,438	87,781 29
Total	52,969	45,356,620	602,243,23	2,293	870,010	11,102 32	55,262	46,226,630	613,345 55
Deduct terminated	16,054	19,838,012	270,286 44	1,112	750,547	9,786 10	17,166	20,588,559	280,072 54
Gross in force at end of year	36,915	25,518,608	331,956 79	1,181	119,463	1,316 22	38,096	25,638,071	333,273 01
Deduct reinsured	....	4,851,509	63,453 97	....	17,577	194 87	....	4,869,086	63,648 84
Net in force at Dec. 31, 1912	36,915	20,667,099	268,502 82	1,181	101,886	1,121 35	38,096	20,768,985	269,624 17

THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Hon. H. B. RAINVILLE.
Vice-President—Hon. Senator J. M. WILSON.
Secretary and Manager—J.E.CLEMENT
Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, Chap. 67, amended by Chap. 90 of the Statutes of Quebec 1911. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII., Chap. 32. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for and paid up in cash	250,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

	Par Value.	Book value.	Market value.	
Amount of loans secured by bonds, stocks or other marketable collaterals $				85,000 00
Bonds and debentures owned by the company, viz.:—				
Dominion Textile, 1925, 6 p.c.	$ 5,000 00	$ 4,606 25	$ 4,900 00	
Quebec Railway L. H. & P. Co., Ltd., 1939, 5 p.c.	48,000 00	40,800 00	28,320 00	
St. Maurice Valley Cotton Mills, Ltd., 1952, 6 per cent	25,000 00	22,750 00	24,000 00	
*City of Quebec, 1914, 4½ p.c.	1,000 00	1,010 00	1,010 00	
*City of St. Hyacinthe, 1913, 4½ p.c.	4,500 00	4,522 50	4,522 50	
*Village of Delorimier, 1948, 4 p.c.	10,000 00	9,621 94	9,621 94	
*Village Boulevard St. Paul, 1937, 5 p.c.	5,000 00	5,315 00	5,315 00	
*Village of Emard, 1939, 5 p.c.	2,000 00	2,125 90	2,125 90	
*School Comn'rs. St. Edward, 1949, 5½ p.c.	8,000 00	9,649 28	9,649 28	
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	19,847 08	
*Sault au Recollet, 1951, 5 p.c.	10,000 00	10,538 76	10,538 76	
Total par, book and market values.	$ 137,500 00	$ 130,786 71	$ 119,850 46	
Carried out at book value				130,786 71

---

*On deposit with Receiver General.

THE MOUNT ROYAL—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the company, viz.:—

			Par value.	Book value.	Market value.
332	shares	Administration Generale	$ 4,150 00	$ 4,150 00	$ 4,150 00
100	"	Atcheson, Topeka and Santa Fe Ry	10,000 00	11,387 50	10,575 00
100	"	(Pref'd.) B.C. Packers	10,000 00	7,546 88	15,825 00
200	"	(Com.) B.C. Packers	20,000 00	3,965 63	29,000 00
120	"	Bank of Hochelaga	12,000 00	17,352 50	20,400 00
300	"	(Pref'd.) Dom. Iron & Steel	30,000 00	31,787 50	30,600 00
300	"	(Pref'd.) Dom. Textile	30,000 00	29,849 99	31,425 00
100	"	(Com.) Dom. Textile	10,000 00	7,275 00	8,250 00
100	"	Detroit United Rys	10,000 00	5,600 00	7,625 00
100	"	(Pref'd.) Duluth Superior Ry	10,000 00	6,125 00	7,575 00
200	"	Lake of the Woods Milling Co	20,000 00	27,000 00	26,500 00
400	"	Montreal L. H. & P. Co	40,000 00	58,209 37	93,200 00
200	"	Railway Steel Spring Co	20,000 00	11,950 00	6,700 00
100	"	Southern Pacific Ry	10,000 00	12,375 00	10,637 50
137	"	Toronto St. Ry	13,700 00	16,100 00	18,906 00
300	"	Union Pacific Ry	30,000 00	52,800 00	48,000 00
100	"	(Pref'd.) U. S. Steel Corp	10,000 00	12,000 00	11,000 00
125	"	Wabasso Cotton Co. (Bonus Stock)	12,500 00	....	....
		Total par book and market values	$ 302,350 00	$ 315,474 37	$ 380,368 50

Carried out at book value	$ 315,474 37
Cash at head office	1,131 06
Cash in:—Bank of Hochelaga, Montreal, $34,213.89; Provincial Bank of Canada, Montreal, $1,932.20	36,146 09
Total ledger assets	$ 568,538 23

OTHER ASSETS.

Market value of bonds and stocks over book value	53,957 88
Interest accrued	3,339 54
Agents' balances and premiums uncollected ($3,803.65 was on business prior to Oct. 1, 1912)	37,279 33
Office furniture and fixtures, $1,000; plans, $1,000	2,000 00
Plate Glass belonging to company	1,658 47
Total assets	$ 666,773 45

LIABILITIES.

Net amount of losses, unadjusted (fire)	$ 3,999 95	
Net amount of losses, resisted in suit (fire)	1,363 63	
Total net amount of unsettled fire claims		$ 5,363 58
Reserve of unearned premiums, fire, $181,827.95; plate glass, $4,793.72. Total $186,621.67; carried out at 80 per cent		149,297 34
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		1,038 91
Taxes due and accrued (estimated)		2,630 00

THE MOUNT ROYAL—*Continued.*

LIABILITIES—*Continued.*

Reinsurance premiums due	$ 661 53
Deposits from reinsurance companies	34,284 93
Total liabilities	$ 193,276 29
Excess of assets over liabitities	$ 473,497 16
Capital stock paid up in cash	250,000 00
Excess over all liabilities and paid up capital	$ 223,497 16

INCOME.

Fire Risks—		
Gross cash received for premiums	$ 320,691 30	
Deduct reinsurance, $86,289.48; return premiums, $32,851.38	119,140 86	
Net cash received for said premiums	$ 201,550 44	
Plate Glass Risks—		
Gross cash received for premiums	$ 4,442 71	
Deduct return premiums	743 61	
Net cash received for said premiums	$ 3,699 10	
Total net cash received for premiums		$ 205,249 54
Received for interest on investments		30,186 11
Total income		$ 235,435 65

EXPENDITURE.

Fire Risks—		
Amount paid for losses occurring in previous years	$ 12,492 69	
Deduct reinsurances	5,994 45	
Net amount paid for said losses	$ 6,498 24	
Amount paid for losses occurring during the year	$ 124,477 96	
Deduct savings, salvage and reinsurances	37,511 97	
Net amount paid for said losses	$ 86,965 99	
Total net amount paid for fire losses	$ 93,464 23	
Plate Glass Risks—		
Net amount paid for plate glass losses occurring during the year	$ 1,795 06	
Total net amount paid for all losses		$ 95,259 29
Dividends to shareholders, at 8 per cent		20,000 00
Commission or brokerage		32,398 51
Salaries, head office officials, $21,145.17; directors' fees, $3,230; auditors' fees, $300; travelling expenses, $2,245.19		26,920 36
Taxes		5,260 63
Miscellaneous payments, viz.:—Advertising, $1,539.51; furniture and fixtures, $618.64; plate glass expenses, $36; legal fees, $268.75; maps and plans, $70; postage, telegrams, telephones and expenses, $722.61; printing and stationery, $1,811.66; rents, $2,754; agents' charges, $405.19; office expenses, $2,171.44; lighting, $205.35		10,603 15
Total expenditure		$ 190,441 94

THE MOUNT ROYAL—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$ 489,259 59
Income as above	235,435 65
Total	$ 724,695 24
Expenditure as above	190,441 94
Balance net ledger assets at December 31, 1912 ($568,538.23 less $34,284.93, deposits from Reins. Companies)	$ 534,253 30

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed Companies (written)	$ 73,138 47
Amount of commission thereon	20,139 72
Amount of losses recovered from said companies	41,329 32
Reserve of unearned premiums on all risks reinsured in unlicensed Companies, $39,843.07. Carried out at 80 per cent	$ 31,874 46
Amount of reinsurance premiums payable to such companies	661 53
Amount of cash or other securities held as security for recovery of losses, etc	34,284 93

RISKS AND PREMIUMS.

Fire Risks.	Amount	Premiums thereon.
Gross policies in force at date of last statement	$ 30,642,576	$ 387,559 54
Taken during the year—new	15,252,843	199,377 92
" " " renewed	9,052,606	124,355 68
Total	$ 54,948,025	$ 711,293 14
Deduct terminated	20,937,024	282,158 51
Gross in force at end of year	$ 34,011,001	$ 429,134 63
Deduct reinsured	6,439,933	80,326 82
Net in force at December 31, 1912	$ 27,571,068	$ 348,807 81
Plate Glass Risks.		
Gross and net amount in force at December 31, 1912		$ 9,443 65

Total net amount in force at December 31, 1912	$27,571,068 00
Total premiums thereon	358,251 46

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAMES NICHOLS. | Secretary—GEO. H. TRYON.

Chief Agents in Canada—SMITH, MACKENZIE and HALL.

Principal Office—Hartford, Conn. | Head Office in Canada—Toronto

(Incorporated May, 1869. Dominion license issued, August 3, 1908.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 2,000,000,00

ASSETS IN CANADA.

Debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Fort William, 1933, 5 p.c.	$ 100,000 00	$ 100,000 00
City of Hamilton, 1927, 4 p.c.	50,000 00	49,500 00
Town of Maisonneuve, 1946 and 1950, 4½ p.c.	75,000 00	75,000 00
Huron and Erie Loan and Savings Co., 1916, 4¼ p.c.	50,000 00	50,000 00
Total par and market values	$ 275,000 00	$ 274,500 00

Carried out at market value	$ 274,500 00
Interest accrued	2,864 57
Agents' balances and premiums uncollected (fire)	76,165 39
Gross premiums due and uncollected (tornado)	320 37
Total assets in Canada	$ 353,850 33

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 6,547 25	
" " " unadjusted	43,963 64	
Total net amount of unsettled claims for fire losses		$ 50,510 89
Reserve of unearned premiums, fire, $262,411.63; tornado, $2,083.62, Total $264,495.25; carried out at 80 per cent		211,596 20
Taxes due and accrued, fire, $3,859.48; other, $20.53		3,880 01
Total liabilities in Canada		$ 265,987 10

NATIONAL FIRE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for fire premiums	$ 503,711 13	
Deduct reinsurance, $8,555.86; and return premiums, $78,280.23	86,836 09	
Total net cash received for said premiums	$ 416,875 04	
Tornado Risks.		
Gross cash received for tornado premiums	$ 2,293 02	
Deduct return premiums	63 92	
Total net cash received for said premiums	$ 2,229 10	
Total net cash received for all premiums		$ 419,104 14
Received for interest on investments		12,587 23
Total income in Canada		$ 431,691 37

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years	$ 7,706 09	
Deduct amount received for savings, salvage and reinsurance	1,330 04	
Net amount paid for said losses	$ 6,376 05	
Amount paid for losses occurring during the year	$ 258,030 51	
Deduct reinsurances	2,762 27	
Net amount paid for said losses	$ 255,268 24	
Total net amount paid for fire losses		$ 261,644 29
Paid or allowed for commission or brokerage, fire, $82,090.50; other, $500.18		82,590 68
Paid for salaries, fire, $22,684.60; other, $200.22; travelling expenses, $1,538.10		24,422 92
Paid for taxes and licenses		3,602 40
All other expenditure, (fire) viz.:—Stationery and printing, $1,190.98; advertising, $133.13; postage, telegrams, telephones and express, $1,102.86; maps and plans, $375.68; boards, $2,844.88; incidentals, $323.93; adjustment expenses, $3,227.49; rent, $100; fire departments, patrol and salvage corps assessments, $13.95; legal expenses, $100		9,412 90
Total expenditure in Canada		$ 381,673 19

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 24,407,648	$ 342,981 02
Policies taken during the year, new and renewed	46,239,327	537,088 28
Total	$ 70,646,975	$ 880,069 30
Deduct terminated	27,142,015	369,738 64
Gross in force at end of year	$ 43,504,960	$ 510,330 66
Deduct reinsured	812,041	6,579 38
Net in force at December 31, 1912	$ 42,692,919	$ 503,751 28
Tornado Risks.		
Policies taken during the year, new and renewed	$ 407,477	$ 2,613 39
Deduct terminated	21,333	63 92
Gross and net in force at December 31, 1912	$ 386,144	$ 2,549 47

NATIONAL FIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 7,809,925 42
Interest and dividends	492,473 11
Rents	38,517 18
Agents' balances previously charged off	815 68
Profit on sale or maturity of ledger assets	37,179 03
New stock issued	1,250,000 00
Increase in liabilities on account of reinsurance treaties	54,160 43
Other income	2,478 75
Total income	$ 9,685,549 60

DISBURSEMENTS.

Net amount paid for losses	$ 3,897,970 74
Expenses of adjustment and settlement of losses	49,134 27
Interest or dividends to stockholders	255,442 12
Commissions or brokerage	1,352,466 43
Salaries, $671,957.06; and expenses, $198,005.25; of special and general agents	869,962 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees	208,396 85
Allowances to local agencies for miscellaneous agency expenses	2,066 08
Rents	46,240 44
Underwriters' boards and tariff associations	$ 104,236 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	52,439 79
Inspections and surveys	14,501 45
Taxes on real estate	8,029 79
State taxes on premiums, insurance department licenses and fees	172,211 27
All other licenses, fees and taxes	60,394 54
Agents' balances charged off	1,991 00
Gross loss on sale or maturity of ledger assets	37,277 02
All other disbursements	286,665 35
Total disbursements	$ 7,419,426 11

LEDGER ASSETS.

Book value of real estate	$ 622,978 56
Mortgage loans on real estate, first liens	1,665,800 00
Book value of bonds and stocks	9,961,232 57
Cash on hand, in trust companies and banks	1,337,932 79
Agents' balances and bills receivable	1,093,108 38
Other assets	71,146 71
Total	$14,752,199 01

NATIONAL FIRE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Con.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 157,271 79
Market value of real estate over book value	6,538 93
Market value of bonds and stocks over book value	152,247 34
Gross assets	$15,068,257 07
Deduct assets not admitted	85,584 16
Total admitted assets	$14,982,672 91

Net amount of unpaid losses and claims	$ 586,296 03
Total unearned premiums	7,862,926 70
Taxes due or accrued	225,000 00
Special reserve fund	300,000 00
Salaries, rents, expenses, bills, accounts, fees, &c., due and accrued	50,000 00
All other liabilities	61,245 44
Total liabilities, not including capital stock	$ 9,085,468 17
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities, including capital stock	3,897,204 74
Total liabilities	$14,982,672 91

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$1,236,658,365 00
Premiums thereon	12,222,388 47
Amount of policies terminated during the year	1,030,220,274 00
Premiums thereon	11,191,773 51
Net amount in force at December 31, 1912	1,449,440,135 00
Premiums thereon	15,340,914 19

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. E. COLE. | Secretary—W. F. BRAUN.
Principal Office—Pittsburgh, Pa., U.S.A.

Head Office in Canada—Toronto. Chief Agent in Canada—H. J. RICHMOND.

(Incorporated, February 14, 1901. Dominion license issued August 12, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash	$1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Calgary Pub. School debs., 1935, 4½ p.c.	$ 10,000 00	$ 9,800 00
City of St. Henri (Montreal) debs., 1937, 4 p.c.	7,000 00	6,860 00
City of Montreal Prot. School debs., 1939, 4 p.c.	13,000 00	12,740 00
City of Toronto, debs., 1920, 4 p.c.	24,333 33	23,846 66
City of St. Boniface, debs., 1917, 5 p.c.	10,000 00	10,200 00
Total par and market values	$ 64,333 33	$ 63,446 66

Carried out at market value	$ 63,446 66
Interest accrued (fire) $1,130.83; (tornado) $248.61	1,379 44
Agents' balances and premiums outstanding (fire) $14,569.39; (tornado) $112.50	14,681 89
Total assets in Canada	$ 79,507 99

LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire)	$ 3,471 50
Reserve of unearned premiums, (fire) $96,907.54; (tornado) $1,429.81; total $98,337.35; carried out at 80 per cent	78,669 88
Taxes due or accrued (fire) $1,849.35; (tornado) $19.32	1,868 67
Total liabilities in Canada	$ 84,010 05

NATIONAL UNION FIRE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 203,636 84	
Deduct return premiums	47,038 36	
Net cash received for said premiums	$ 156,598 48	
Tornado Risks.		
Gross cash received for premiums	$ 1,651 47	
Deduct return premiums	85 70	
Net cash received for said premiums	$ 1,565 77	
Total net cash received for premiums		$ 158,164 25
Received for interest on investments (fire) $2,223.32; (tornado) $500		2,723 32
Total income in Canada		$ 160,887 57

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years	$ 6,019 86	
Amount paid for fire losses occurring during the year	89,758 01	
Amount paid foı tornado losses occurring during the year	80 00	
Total net amount paid for all losses		$ 95,857 87
Paid for commission or brokerage (fire) $32,652.53; (tornado) $340.95		32,993 48
Paid for salaries of officials, (fire) $3,700.00; travelling expenses, (fire) $3,482.90		7,182 90
Paid for taxes (fire)		1,148 81
Miscellaneous payments: (fire)—Fire departments, patrol and salvage corps assessments, $339.20; postage, telegrams, telephones and express $736.10; printing and stationery, $1,909.39; boards, tariff associations, &c., $508.80; maps and plans, $3,279.08		6,772 57
Total expenditure in Canada		$ 143,955 63

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 5,277,604	$ 76,682 89
Taken during the year, new and renewed	15,556 096	209,608 82
Total	$ 20,833,700	$ 286,291 71
Deduct terminated	7,772,808	109,391 70
Gross and net in force at December 31, 1912	$ 13,060,892	$ 176,900 01

Tornado Risks.	Amount.	Premiums thereon.
Taken during the year, new and renewed	$ 373,225	$ 1,801 47
Deduct terminated	19,000	85 70
Gross and net in force at December 31, 1912	$ 354,225	$ 1,715 77

NATIONAL UNION FIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 2,302,953 15
Interest and dividends	154,500 41
Rents	400 00
Agents' balances charged off	489 76
Gross profit on sale or maturity of ledger assets	4,531 19
Total income	$ 2,462,874 51

EXPENDITURE.

Net amount paid for losses	$ 1,121,888 47
Expenses of adjustment and settlement of losses	32,848 85
Paid stockholders for interest or dividends	90,000 00
Commission or brokerage	406,891 17
Allowances to local agencies for miscellaneous agency expenses	11,064 48
Salaries, $79,567.39; and expenses, $54,026.74; of special and general agents	133,594 13
Salaries, fees and all other charge of officers, directors, trustees and home office employees	114,724 62
Rents	13,073 44
Underwriters' boards and tariff associations	25,178 32
Fire department, patrol and salvage corps assessments, fees and taxes	8,392 77
Inspections and surveys	4,196 39
Taxes on real estate	55 94
State taxes on premiums, insurance department licenses and fees	77,598 89
All other licenses, fees and taxes	12,527 27
Agents' balances charged off	3,981 38
Decrease in liabilities during the year on account of reinsurance treaties	29,561 65
Gross loss on sale or maturity of ledger assets	56 25
All other expenditure	55,416 28
Total expenditure	$ 2,141,050 30

LEDGER ASSETS.

Book value of real estate	$ 7,965 66
Mortgage on loans real estate, first liens	623,700 00
Loans secured by pledge of bonds, stocks or other marketable collateral	115,000 00
Book value of bonds and stocks	2,501,473 29
Cash on hand and in banks	213,383 89
Agents' balances and bills receivable	746,198 00
Total ledger assets	$ 4,207,720 84

NATIONAL UNION FIRE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Con.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 45,356 96
Market value of stocks and bonds over book value	5,955 04
Gross assets	$ 4,259,032 84
Deduct assets not admitted	45,305 25
Total admitted assets	$ 4,213,727 59

LIABILITIES.

Net amount of unpaid losses and claims	$ 183,916 94
Unearned premiums	2,346,994 28
Salaries, rents, expenses, bills, accounts, &c., to cover any possible contingency	500 00
Taxes due or accrued	60,000 00
All other liabilities (fund held under reinsurance treaty)	77,089 21
Total amount of all liabilities (except capital stock)	$ 2,668,500 43
Capital actually paid up in cash	1,000,000 00
Surplus	545,227 16
Total liabilities	$ 4,213,727 59

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year	$ 344,281,970 00
Premiums thereon	4,169,209 14
Amount terminated during the year	279,013,512 00
Premiums thereon	3,396,137 58
Net amount in force at December 31, 1912	354,655,047 00
Premiums thereon	4,274,245 66

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HAROLD HERRICK. | Secretary—GEO. W. DEWEY.

Principal Office—New York, N.Y.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—CHAS. H. ENDERTON.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Winnipeg, S D., 1943, 4 per cent	$ 10,000 00	$ 9,600 00
New York State Highway Imp., 1962, 4 p. c	50,000 00	50,500 00
Total par and market values	$ 60,000 00	$ 60,100 00

Carried out at market value	$ 60,100 00
Agents' balances and premiums uncollected	2,886 84
Total assets in Canada	$ 62,986 84

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire)	$ 9,366 21
Reserve of unearned premiums, fire $60,064 10. Carried out at 80 per cent	48,051 28
Taxes due and accrued	1,200 00
Return premiums due, $2,462,04; reinsurance premiums due, $163.44	2,625 48
Total liabilities in Canada	$ 61,242 97

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 111,738 59
Deduct reinsurance, $18,766.70; return premiums, $16,151.00	34,917·70

Net cash received for said premiums	$ 76,820 89
Received for interest on investments	1,400 00
Total income in Canada	$ 78,220 89

NIAGARA FIRE—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 2,027 43	
Amount paid for losses occurring during the year	$ 34,476 69	
Deduct reinsurances	2,122 90	
Net amount paid for said losses	$ 32,353 79	
Total net amount paid for fire losses		$ 34,381 22
Commission or brokerage		4,913 70
Taxes		399 50
Miscellaneous payments, viz.:—Maps and plans, $224.90; postage, telegrams, telephones and expenses, $76.82; printing and stationery, $264; travelling expenses, $108.35; Ins. Dept. fees, $73.50		747 57
Total expenditure in Canada		$ 40,441 99

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premium thereon.
Gross policies in force at date of last statement	$ 1,226 116	$ 21,841 07
Taken during the year—new and renewed	6,268,199	105,048 40
Total	$ 7,494,315	$ 126,889 47
Deduct terminated	760,614	15,897 28
Gross and net in force at December 31, 1912	$ 6,733,701	$ 110,992 19

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Mortgage loans on real estate	$ 582,000 00
Book value of bonds and stocks	5,071,333 39
Cash on hand, in banks and trust companies	485,200 40
Agents' balances	570,375 51
Total ledger assets	$ 6,708,909 30

NON-LEDGER ASSETS

Interest accrued	30,175 93
Market value of bonds and stocks over book value	249,496 61
Gross assets	$ 6,988,581 84
Deduct assets not admitted	7,192 68
Total admitted assets	$ 6,981,389 16

NIAGARA FIRE—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

LIABILITIES.

Net amount of unpaid losses	$ 241,190 27
Total amount of unearned premiums	2,969,429 70
Salaries, rents, expenses, bills, accounts, fees, &c., due and accrued	10,770 60
Taxes due and accrued (estimated)	50,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	3,000 00
Reinsurance premiums, due	42,606 28
Total liabilities, except capital stock	$ 3,316,996 85
Capital stock actually paid up in cash	1,000,000 00
Surplus over liabilities and capital stock	2,664,392 31
Total liabilities	$ 6,981 389 16

INCOME.

Net cash received for premiums, other than perpetual	$ 3,174,563 96
Received for interest and dividends	260,758 31
Agents' balances previously charged off	1,168 45
Gross profit on sale or maturity of stocks	35,686 39
Total income	$ 3,472,177 11

DISBURSEMENTS.

Net amount paid for losses	$ 1,691,311 00
Expenses of adjustment and settlement of losses	40,733 08
Dividends paid stockholders	250,000 00
Commissions or brokerage	596,102 45
Salaries, $66,195.89, and expenses $57,402.88 of special and general agents	123,598 77
Salaries, fees and other charges of officers, directors, trustees and home office employees	200,742 97
Rents	40,180 09
Underwriters' boards and Tariff associations	31,567 54
Fire Department fire patrol and salvage corps, assessments, fees, taxes and expenses	12,795 65
Inspections and surveys	18,443 11
State taxes on premiums, Insurance department fees and licenses	95,195 22
All other licenses, fees and taxes	11,289 07
Agents' balances charged off	413 01
All other expenditure	102,670 94
Total expenditure	$ 3,215,042 90

NIAGARA FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$432,474,000 00
Premiums thereon	4,704,531 67
Amount of policies terminated	399,741,860 00
Premiums thereon	4,432,849 45
Net amount in force at end of year	563,924,942 00
Premiums thereon	5,725,386 08

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHARLES J. CARTER SCOTT | Manager—OWEN D. JONES.

Manager in Canada—RANDALL DAVIDSON.

Principal Office—Edinburgh. | Head Office in Canada—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized	$29,200,000 00
Amount subscribed for	21,900,000 00
Amount paid up in cash	11,862,500 00

ASSETS IN CANADA.

Real estate held by company, viz.:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices	$ 155,000 00	
Four-story building, 26 Wellington street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate, market value		$ 189,000 00
*Loans secured by bonds or mortgages constituting a first lien upon real estate		4,063,866 79
Amount of loans secured by debentures of the London and Canadian Loan and Agency Company		87,600 00
Loans on life policies		54,849 11

Stocks and bonds, viz:—

Deposited with Receiver General—	Par value.	Market value.
City of Brantford bonds, 1934, 4 p.c.	$ 50,000 00	$ 47,375 00
City of Belleville bonds, 1934, 4⅜ p.c.	50,000 00	48,250 00
Cote St. Antoine bonds, 1932, 4, p.c.	100,000 00	95,000 00
Town of Goderich bonds, 1927, 5 p.c.	54,000 00	54,810 00
City of Halifax bonds, 1918, 4½ p.c.	44,000 00	44,220 00
City of London bonds, 1913, 5 p.c.	48,666 67	48,666 67
City of London bonds, 1921, 4 p.c.	25,000 00	24,375 00
Town of Longueuil bonds, 1934, 4½ p.c.	25,000 00	24,187 50
Montreal Harbour bonds, 1913, 5 p.c.	14,000 00	14,000 00
Montreal Harbour bonds, 1917, 4 p.c.	52,000 00	51,220 00
City of Nelson, B.C., bonds, 1921,5 p.c.	25,000 00	24,781 25
Province of New Brunswick bonds, 1914, 4½ p.c.	25,000 00	25,093 75
City of Three Rivers bonds, 1931, 4 p.c.	43,000 00	39,278 51
City of Victoria, B.C., bonds, 1917, 5 p.c.	126,000 00	129,150 00
Town of Welland bonds, 1918, 5 p.c.	32,000 00	32,360 00
City of Calgary bonds, 1924, 5 p.c.	24,000 00	25,020 00
City of Lethbridge bonds, 1939, 4½ p.c.	25,000 00	23,120 00
Montreal Harbour bonds, 1917, 4 p.c.	8,000 00	7,880 00
City of Nelson bonds, 1917, 5 p.c.	26,000 00	25,870 00

***The Company holds also $22,500 in Canadian mortgages at the Head Office in Edinburgh.**

NORTH BRITISH AND MERCANTILE—*Continued.*

ASSETS IN CANADA—*Continued.*

Stocks and bonds—*Continued.*

	Par value.	Market value.
Deposited with Receiver General—Concluded.		
Town of Owen Sound bonds, 1920, 4½ p.c.	$ 95,000 00	$ 94,287 50
City of St. Catharines bonds, 1925, 4½ p.c.	15,000 00	14,831 25
Town of St. Henri bonds, 1915, 4 p.c.	100,000 00	99,500 00
Town of St. Henri bonds, 1918-1919, 4½ p.c.	100,000 00	99,500 00
Toronto General Consolidated Loan debentures, 1929, 3½ p.c.	121,666 67	107,062 80
District So. Vancouver debs., 1959, 5 p.c.	25,000 00	26,156 25
Total deposited with Receiver General	$ 1,253,333 34	$ 1,225,995 48
Other investments entirely in the control of the Company:—		
Town of Acton bonds, 1917-1922, 4½ p.c.	$ 17,000 00	$ 16,830 00
City of Halifax permanent stock, 5 p.c.	15,000 00	17,143 50
City of London bonds, 1914, 4 p.c.	20,000 00	19,900 00
Bell Telephone Co. bonds, 1925, 5 p.c.	50,000 00	50,000 00
Town of Brockville, Waterworks bonds, 1924, 4½ per cent	16,000 00	15,480 00
Town of Brockville Local Improvement bonds, 1915, 4½ p.c.	8,021 95	7,991 86
Canada Permanent Mortgage Corporation bonds 1916, 4½ p.c.	25,000 00	24,812 50
Town of Cornwall bonds, 1921, 4½ p.c.	14,068 07	13,997 72
City of Edmonton bonds, 1927, 4½ p.c.	23,944 04	23,994 04
Village of Kingsville bonds, 1923, 5 p.c.	10,050 42	10,579 07
Town of Kincardine bonds, 1916, 4½ p.c.	3,051 70	3,028 81
Lachine Dissentient School debentures, 1915, 4½ p.c	2,113 29	2,108 00
Town of Leamington bonds, 1915, 5 p.c.	1,091 60	1,097 06
Town of Maisonneuve bonds, 1946, 4½ p.c.	20,000 00	20,000 00
Montreal Board of Trade, 1922, 5 p.c.	5,000 00	4,250 00
Montreal Protestant School bonds, 1923, 1924, 4 p.c.	58,000 00	56,840 00
Montreal R. C. School bonds, 1918, 4 p.c.	55,000 00	54,450 00
Montreal Light, Heat & Power Co., Lachine bonds, 1933, 5 p.c.	25,000 00	25,500 00
City of New Westminster bonds, 1939, 5 p.c.	62,700 00	62,700 00
Prince Edward Island bonds, 1916, 4 p.c.	25,000 00	24,812 50
City of Quebec R.C. School Commissioners, 1948, 4½ p.c.	50,000 00	50,000 00
Township of Richmond, B.C., bonds, 1941, 5 p.c.	40,000 00	40,000 00
Town of Collingwood bonds, 1925-1936, 4½ p.c.	21,213 72	20,975 07
Town of Salaberry of Valleyfield, P.Q., bonds, 1925, 4 p.c.	33,000 00	31,102 50
Ste. Cunegonde of Montreal City & Water Power Co., bonds, 1915, 5 p.c.	75,000 00	76,312 50
St. James Cathedral debenture, 1914, 4½ p.c.	45,107 26	44,994 49
Town of Trenton bonds, 1930, 5 p.c.	30,000 00	30,862 50
Toronto Railway Co., bonds, 1921, 4½ p.c.	24,000 00	23,760 00
Town of Woodstock bonds, 1914, 6 p.c.	25,000 00	25,718 75
Town of Wallaceburg bonds, 1926, 4½ p.c.	10,041 52	9,890 90
West Toronto Junction bonds, 1943, 2½ p.c.	31,300 00	29,109 00
Winnipeg Electric Street Railway bonds, 1927, 5 p.c.	50,000 00	51,000 00
Norfolk & Western Pocahontas Joint bonds, 1941, 4 p.c.	25,000 00	22,750 00
St. Louis Iron Mountain & Southern Railway Co., bonds, 1929, 4 p.c.	25,000 00	20,375 00
Wabash R R Co. Second Mortgage, bonds 1939, 5 p.c	25,000 00	24,625 00
Town of Lindsay bonds, 1926, 4½ p.c.	69,000 00	65,550 00
Toronto Mortgage bonds, 1913, 4 p.c.	50,000 00	50,000 00
Total	$ 1,084,703 57	$ 1,072,540 77

Carried out at market value		$ 2,298,536 25
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 360,047 69	
Bank of Montreal, Winnipeg	1,532 62	
Total cash in banks		361,580 31
Interest due, $1,600; accrued, $96,007.31		97,607 31

NORTH BRITISH AND MERCANTILE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Rents due, $870.78; accrued, $1,671	$ 2,541 78
Balance due by agents, life	1,887 47
Agents' balances and premiums uncollected, fire, ($1,682.64 was on business prior to Oct. 1, 1912)	116,773 07
Office furniture and supplies in Montreal, Toronto, St. John, N.B.	15,000 00
Total assets in Canada	$ 7,311,742 09

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses	$ 34,291 00
Reserve of unearned premiums, $716,875.49; carried out at 80 p. c.	573,500 39
Liability under the life branch	399,056 70
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses	8,819 98
Reinsurance due	1,131 29
Taxes due and accrued	12,349 76
Total liabilities in Canada	$ 1,029,149 12

INCOME IN CANADA.

Gross cash received for premiums	$ 1,079,360 06	
Deduct reinsurance $21,453.84; and return premiums, $117,031.63	138,485 47	
Net cash received for premiums		$ 940,874 59
Received for interest on investments		299,078 42
Rents		7,374 07
Bank deposit account		4,420 58
Total income in Canada		$ 1,251,747 66

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 29,225 42	
Deduct reinsurances	154 57	
Net amount paid for said losses	$ 29,070 85	
Amount paid for losses occurring during the year	$ 448,788 31	
Deduct savings, salvage and reinsurances	18,639 07	
Net amount paid for losses	$ 430,149 24	
Total net amount paid for losses		$ 459,220 09
Commission or brokerage		170,192 79
Salaries, $38,246.90; office allowances, $2,981.80; directors' fees, $1,946.66; auditor's fees, $620; travelling expenses, $6,563.39; retiring allowance, $2,166.67		52,525 42
Taxes		13,260 66

NORTH BRITISH AND MERCANTILE—*Concluded.*

EXPENDITURE IN CANADA—*Continued.*

All other expenses, viz.:—Advertising, $3,060.26; furniture, fixtures and office supplies, $1,559.38; Underwriters' Association, $7,745.58; inspections and surveys, $7,022.26; insurance superintendence, $515.84; postage, express and telegrams, $5,245.16; maps and plans, $3,577.41; miscellaneous, $1,038.57; rents, $7,684.50; legal fees, $464.23; investment expenses, $820.73; lighting, $559.85; printing and stationery, $6,895.79; total, $46,189.56; less proportion of expenses chargeable to life branch, $1,500 . . . . $	44,689 56
Total expenditure in Canada . . . . $	739,888 52

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	49,343	$ 104,329,625	$ 1,287,673 08
Taken during the year—new and renewed . . .	33,308	93,203,517	1,105,458 94
Total	82,651	$ 197,533,142	$ 2,393,132 02
Deduct terminated	30,261	80,546,292	972,418 16
Gross in force at end of year	52,390	$ 116,986,850	$ 1,420,713 86
Deduct reinsured		3,446,956	31,694 25
Net amount in force at December 31, 1912 . .	52,390	$ 113,539,894	$ 1,389,019 61

(*For General Business Statement, see Appendix.*)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—D. H. McDONALD. | Secretary—E. HOLROYDE.
Principal Office — Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII., chap. 136; amended in 1913 by 3-4 George V., chap. 161. Dominion license issued August 12, 1909.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	681,900 00
Amount paid up in cash	196,687 85

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate	$ 108,176 90

Bonds and debentures owned by the company:—

Municipal Bonds.	Par value.	Book value.
City of Winnipeg, Hospital bonds, 1936, 4 per cent.	$ 943 73	$ 943 73
Village Balcarres bonds, 1912-15 6 per cent	294 65	300 00
South Vancouver bonds, 1959, 4½ per cent	45,000 00	45,000 00
School District Debentures.		
Clear Creek, 1913–19, 6 per cent	700 00	700 00
Prudential, 1913–19, 6 per cent	1,750 00	1,750 00
Kelliher, 1913–19, 7 per cent	1,190 00	1,190 00
Poplar Hill, 1913–19, 6 per cent	700 00	700 00
Heavyland, 1913–16, 6 per cent	400 00	400 00
Ormiston, 1913–15, 6 per cent	225 00	225 00
Wheatwyn, 1913–13, 6 per cent	262 50	262 50
Tiferas Israel, 1913–16, 6 per cent	500 00	500 00
Herzel, 1913–17, 6 per cent	500 00	500 00
Loon Creek, 1913–15, 6 per cent	200 00	200 00
Herzel 1913–17, 8 per cent	120 00	120 00
Knapton, 1913–19, 6 per cent	840 00	840 00
Brockton, 1913–19, 7 per cent	1,040 00	1,040 00
Sunny View, 1913–19, 5½ per cent	960 00	960 00
Riversdale, 1913–19, 5½ per cent	805 00	805 00
Sudom, 1913–19, 5½ per cent	1,170 00	1,170 00
Daysville, 1913–19, 6 per cent	800 00	800 00
Kingsland, 1913–19, 5½ per cent	1,400 00	1,400 00
McConnell, 1913–19, 5¼ per cent	840 00	840 00
Round Valley, 1913–19, 5¼ per cent	1,440 00	1,440 00
Lamoyle, 1913–19, 6 per cett	680 00	680 00
Warman, 1913–19, 6 per cent	700 00	700 00
Berrywater, 1913–19, 5¼ per cent	1,260 00	1,260 00
Buffalo View, 1913–19, 5 per cent	840 00	840 00
*Total par and book values	$ 65,560 88	$ 65,566 23

---

*$63,533.01 in deposit with the Receiver General.

THE NORTH EMPIRE FIRE—*Continued.*

ASSETS—*Continued.*

Carried out at book value	$	65,566 23
3,606 shares Canada West Fire Insurance Co., par book and market value		54,090 00
Cash in Imperial Bank		18,862 19
Underwriters' deposit		100 00
Total ledger assets	$	246,795 32

OTHER ASSETS.

Interest due, $1,823.06; accrued, $2,850.20	$	4,673 26
Agents' balances ($1,315.82 on business prior to Oct. 1, 1912)		26,118 99
Plans, $2,804; furniture and fixtures, $773		3,577 00
Total assets	$	281,164 57

LIABILITIES.

Net amount of losses, adjusted and unpaid	$	2,934 31		
Net amount of losses, unadjusted		824 00		
Total amount of unsettled losses			$	3,758 31
Reserve of unearned premiums, Canada, $62,767.93; other countries, $860.20; total, $63,628.13; carried out at 80 per cent				50,902 50
Taxes due and accrued				1,416 91
Reinsurance premiums held in reserve, $12,922.91; account payable, $753.43				13,676 34
Dividends declared and unpaid				9,487 80
Total liabilities			$	79,241 86
Excess of assets over liabilities			$	201,922 71
Capital stock paid up in cash				196,687 85
Surplus over liabilities and capital			$	5,234 86

INCOME.

	In Canada.	In other countries.		
Gross cash received for premiums	$ 153,876 97	$ 1,698 80		
Deduct reinsurance, $43,915.19; and return premiums, $28,476.32	72,391 51	....		
Net cash received for said premiums	$ 81,485 46	$ 1,698 80		
Net cash received for premiums in all countries			$	83,184 26
Received for interest on investments				8,725 36
Total			$	91,909 62
Received for calls on capital				20,750 00
Received for increased capital				58,774 90
Total income			$	171,434 52

THE NORTH EMPIRE FIRE—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 576 92	
Amount paid for losses occurring during the year	$ 38,007 04	
Deduct reinsurance	11,881 13	
Net amount paid during the year for said losses	$ 26,125 91	
Total net amount paid for losses		$ 26,702 83
Commission or brokerage		14,639 65
Paid for salaries: home office officials, $7,139.81; auditors' fees, $200; travelling expenses, $260.20		7,600 01
Taxes		14,452 22
Dividends paid during the year		26,591 30
Miscellaneous expenditure, viz.:—Maps and plans, $1,165.33; postage, express, telegrams and telephones, $1,349.22; office expenses, $43.62; printing and stationery, $1,370.74; investment expenses, $1,240.48; underwriters' charges, $430.99; rents, $600; furniture and fixtures, $464; advertising, $308.05; legal expenses, $15. Total, $6,987.43; less management expenses from Canada West Fire, $4,000		2,987 43
Total expenditure		$ 79,973 44

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$ 141,657 90
Amount of cash income as above	171,434 52
Total	$ 313,092 42
Amount of expenditure	79,973 44
Balance, net ledger assets, at December 31, 1912, ($246,795.32, less $13,676.34, ledger liabilities)	$ 233,118 98

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT:—

Amount of reinsurance premiums in unlicensed companies	$ 37,743 28
Amount of commission thereon, 25 p. c.	9,435 82
Amount of losses recovered from said companies	10,131 25
Amount of losses due and recoverable from such companies	$ 1,629 61
Amount of reinsurance premiums payable to such companies	13,988 82
Amount of cash or other securities held for recovery of losses	12,922 91

THE NORTH EMPIRE FIRE—*Concluded.*

RISKS AND PREMIUMS.

——	No.	In Canada.		No.	In Other Countries.		No.	Totals in all Countries.	
		Amount.	Premiums.		Amount.	Premiums.		Amount.	Premiums.
		$	$ c.		$	$ c.		$	$ c.
Gross policies in force at date of last statement.	4,962	5,801,028	126,355 01	....	....	....	4,962	5,801 028	126,355 01
Taken during the year, new and renewed........	6,118	8,732,239	171,496 96	117	142,600	1,720 40	6,235	8,874 839	173,217 36
Total...........................	11,030	14,533,267	297,851 97	117	142,600	1,720 40	11,197	14,675,867	299,572 37
Deduct terminated	4,768	6,566,330	137,065 15	....	....	....	4,768	6,566,330	137,065 15
Gross in force at end of year.....................	6,312	7,966,937	160,786 82	117	142,600	1,720 40	6,429	8,109,537	162,507 22
Deduct reinsured..........................	....	2,098,302	45,319 28	....	....	....	....	2,098,302	45,319 28
Net in force at December 31, 1912.............	6,312	5,868,635	115,467 54	117	142,600	1,720 40	6,429	6,011,235	117,187 94

THE NORTHWEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—G. R. CROWE.	General Manager—T. L. MORRISEY.
Vice-President—D. E. SPRAGUE.	Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII., chap. 32. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$	500,000 00
Amount subscribed for		250,000 00
Amount paid up in cash		100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

	Par value.	Book value.		
Mortgage loans on real estate			$	76,350 00
Bonds on deposit with Receiver General, viz.:—				
City of St. Boniface, 1940, 5 per cent	$ 38,815 09	$ 42,036 70		
City of Quebec, 1914, 5 per cent	15,000 00	15,102 41		
Total par and book values	$ 53,815 09	$ 57,139 11		
Carried out at book value				57,139 11
Cash at head office				2,934 50
Cash in Banks, viz.:—				
Royal Bank of Canada, current account		$ 10,994 33		
Royal Bank of Canada, savings account		66,483 87		
Total cash in banks				77,478 20
Sinking fund, St. Boniface debs				76 83
Total ledger assets			$	213,978 64

OTHER ASSETS.

Interest due $409.16; and accrued $2,105.68		2,514 84
Agents' balances and premiums uncollected ($938.94 on business prior to October 1, 1912)		11,978 00
Total assets	$	228,471 48

THE NORTHWEST FIRE—*Continued.*

LIABILITIES.

Net amount of losses, unadjusted	$ 1,360 00	
Net amount of losses, resisted in suit (accrued in previous years)	1,325 00	
Total net amount of unsettled claims for losses		$ 2,685 00
Reserve of unearned premiums, $66,587.85; carried out at 80 p.c.		53,270 28
Taxes due and accrued		803 14
Suspense account		2 50
Total liabilities		$ 56,760 92
Excess of assets over liabilities		$ 171,710 56
Capital stock paid up in cash		100,000 00
Surplus over liabilities and capital		$ 71,710 56

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 121,333 73	$ 619 57	
Deduct reinsurance, $24,514.16; return premiums, $12,711.34	37,183 53	41 97	
Net cash received for premiums	$ 84,150 20	$ 577 60	
Net cash received for premiums in all countries			$ 84,727 80
Received for interest on investments			7,160 50
Total			$ 91,888 30
Received for increased capital			66,040 00
Total income			$ 157,928 30

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 4,308 65	....	
Deduct reinsurances	99 08	....	
Net amount paid for said losses	$ 4,209 57	....	
Amount paid for losses occurring during the year	$ 48,731 81	$ 6 29	
Deduct reinsurances	7,070 79	....	
Net amount paid for said losses	$ 41,661 02	$ 6 29	
Totals	$ 45,870 59	$ 6 29	
Total net amount paid for losses			$ 45,876 88
Dividends paid to shareholders			16,040 00
Commission or brokerage			17,019 53
Salaries: Head Office officials, $9,512.77; directors' fees, $460; auditors' fees, $120; travelling expenses, $1,358.77			11,451 54
Taxes			2,008 03
Miscellaneous payments, viz.:—Advertising, $389.42; furniture and fixtures, $250; legal fees, $171.05; maps and plans, $957.30; postage, telegrams, telephones and express, $651.30; printing and stationery, $2,849.54; rents, $1,602.95; Board fees, $405.95; light, exchange and miscellaneous, $273.73; net balances written off, $59.94			7,611 18
Total expenditure			$ 100,007 16

THE NORTHWEST FIRE—*Concluded.*

SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, as at December, 31, 1911	$	156,055 00
Amount of cash income		157,928 30
Total	$	313,983 30
Amount of expenditure		100,007 16
Balance, net ledger assets, December 31, 1912 ($213,978.64, less outstanding cheques, $2.50)	$	213,976 14

STATEMENT of Reinsurance of Canadian Business in Companies not licensed under the Insurance Act:—

Amount of reinsurance premiums in unlicensed companies	$	180 91
Amount of commission thereon		31 18

RISKS AND PREMIUMS.

	In Canada			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	6,791	8,194,363	133,756 22	......	....	....	6,791	8,194,363	133,756 22
Taken during the year—new	5,181	8,419,103	119,951 21	32	46,650	619 57	5,213	8,465,753	120,570 78
Taken during the year—renewed	370	311,717	6,891 25	......	....	....	370	311,717	6,891 25
Total	12,342	16,925,183	260,598 68	32	46,650	619 57	12,374	16,971,833	261,218 25
Deduct terminated	4,722	6,623,604	106,584 95	......	4,500	41 97	4,722	6,628,104	106,626 92
Gross in force at end of year	7,620	10,301,579	154,013 73	32	42,150	577 60	7,652	10,343,729	154,591 33
Deduct reinsured	......	1,719,375	27,147 65	......	....	....	......	1,719,375	27,147 65
Net in force at Dec. 31, 1912	7,620	8,582,204	126,866 08	32	42,150	577 60	7,652	8,624,354	127,443 68

THE NORTHERN ASSURANCE COMPANY, (LIMITED.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SIR THOMAS BURNETT, BART. | General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Manager for Canada—ROBERT W. TYRE.

(Established, June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 3,000,000 00	$14,600,000 00
Amount paid in cash	300,000 00	1,460,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General:—

	Par value.	Market value.
City of Toronto debentures, 1919, 5 p.c.	$ 34,553 33	$ 35,244 40
City of Toronto bonds, 1929, 3½ p.c.	146,000 00	129,940 00
British Consolidated stock, 1923, 2½ p.c.	36,500 00	27,420 63
City of Winnipeg debentures, 1941, 3½ p.c.	30,000 00	26,700 00
City of Winnipeg bonds, 1925, 4 p.c.	25,000 00	24,000 00
Canada stock, 1930–50, 3½ p.c.	65,213 33	61,952 66
Grand Trunk Pacific Railway 1st mortgage bonds, guaranteed by Government of Canada, 1962, 3 p.c.	170,333 33	132,860 00
Total par and market values	$ 507,599 99	$ 438,117 69

Carried out at market value		$ 438,117 69
Cash in hand: Montreal, $8,196.63; Winnipeg, $437.32		8,633 95
Advances to Inspectors (travelling expenses)		276 03
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 2,448 49	
" British North America, Montreal	4,681 32	
Union Bank of Canada, Montreal	5,605 47	
" " " Winnipeg	20,484 62	
Bank of British North America, Victoria	989 49	
Total cash in banks		34,209 39
Agents' balances and premiums outstanding ($2,431.79 was on business prior to Oct. 1, 1912)		47,038 87
Office furniture and plans		9,000 00
Due from reinsuring companies		5,459 12
Total assets in Canada		$ 542,735 05

THE NORTHERN—*Continued.*

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 16,824 50	
" " " unadjusted	11,597 25	
Total net amount of unsettled losses		$ 28,421 75
Reserve of unearned premiums $466,026.07; carried out at 80 p.c.		372,820 86
Taxes due and accrued		6,029 70
Total liabilities in Canada		$ 407,272 31

INCOME IN CANADA.

Gross cash received for premiums	$ 715,237 78	
Deduct reinsurance, $7,820.57; and return premiums, $70,437.66	78,258 23	
Net cash received for premiums		$ 636,979 55
Interest on government deposit paid direct to Head Office		17,192 63
Interest on bank deposits		483 83
Total income in Canada		$ 654,656 01

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 26,532 37	
Deduct savings and salvage	3,683 47	
Net amount paid for said losses	$ 22,848 90	
Amount paid for losses occurring during the year	$ 286,618 14	
Deduct reinsurances	92 27	
Net amount paid for said losses	$ 286,525 87	
Total net amount paid for losses		$ 309,374 77
Commission or brokerage		120,141 51
Salaries, $31,612.60; auditors' fees, $412.50; travelling expenses, $4,812.34		36,837 44
Taxes		9,196 39
Miscellaneous payments, viz.:— Maps, $2,391.36 ; postage, telegrams, telephones and express, $3,199.80; underwriters' associations, $5,336.69; rent, $3,242.07; stationery and printing, $4,838.51; advertising, $1,110.67; office furniture and fixtures, $1,363.42; exchange, $316.30; sundry payments, $757.74; cleaning and lighting, $607.78; newspapers and books, $155.38; subscriptions and donations, $50; legal expenses, $220.85		23,590 57
Total expenditure in Canada		$ 499,140 68

THE NORTHERN—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	34,575	$ 61,876,709	$ 829,433 73
Taken during the year, new and renewed	23,123	53,383,260	722,793 10
Total	57,698	$ 115,259,969	$ 1,552,226 83
Deduct terminated	20,781	45,904,367	629,067 41
Gross in force at end of year	36,917	$ 69,355,602	$ 923,159 42
Deduct reinsured		1,009,376	9.717 46
Net in force at December 31, 1912	36,917	$ 68,346,226	$ 913,441 96

(For General Business Statement, see Appendix.)

NORTHWESTERN NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILFORD M. PATTON. |Secretary—JOSEPH HUEBL.

Principal Office—Milwaukee, Wis.

Head Office in Canada—Winnipeg, Man |Chief Agent in Canada—GUY M. HARRIS.

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Victoria, 1936, 4 p.c.	$ 54,506 67	$ 52,326 40

Carried out at market value	$ 52,326 40
Interest accrued	968 67
Agents' balances and premiums uncollected	6,657 61
Total assets in Canada	$ 59,952 68

LIABILITIES IN CANADA.

Net amount of unsettled claims	$ 2,486 22
Reserve of unearned premiums, (fire) $18,114.87; (other) $749.23. Total, $18,864.10; carried out at 80 per cent	15,091 28
Taxes due and accrued	300 00
Total liabilities in Canada	$ 17,877 50

INCOME IN CANADA.

For Fire Risks—		
Gross cash received for premiums	$ 24,738 09	
Deduct reinsurance, $4,096.04; return premiums, $10,166.32	14,262 36	
Net cash received for said premiums	$ 10,475 73	
For Tornado Risks—		
Gross cash received for premiums	$ 969 88	
Deduct reinsurance, $26.25; return premiums, $277.17	303 42	
Net cash received for said premiums	$ 666 46	
Total net cash received for all premiums		$ 11,142 19
Received for interest on investments		1,090 13
Total income in Canada		$ 12,232 32

NORTHWESTERN NATIONAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring during the year	$ 2,858 11
Commission or brokerage: fire, $5,959.46; tornado, $242.47	6,201 93
Salaries of agents ,$833.33; travelling expenses,$459.05	1,292 38
Taxes	859 71
Miscellaneous payments, viz.:—Advertising, $56.25; maps and plans, $305.10; postage, telegrams, telephones and express, $69.50; printing and stationery, $154.70; boards and tariff associations fees, $200; sundries, $246.19	1,031 74
Total expenditure in Canada	$ 12,243 87

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Fire Risks.		
Gross policies in force at date of last statement	$ 339,425	$ 5,016 95
Taken during the year—new and renewed	2,201,667	30,738 11
Total	$ 2,541,092	$ 35,755 06
Deduct terminated	303,872	4,740 86
Gross in force at Dec. 31, 1912	$ 2,237,220	$ 31,014 20
Deduct reinsured	324,053	4,124 36
Net in force at Dec. 31, 1912	$ 1,913,167	$ 26,889 84
Tornado Risks.		
Gross policies taken during the year—new and renewed	$ 192,510	$ 969 88
Deduct terminated	7,200	38 25
Gross in force at Dec. 31, 1912	$ 185,310	$ 931 63
Deduct reinsured	6,500	26 25
Net in force at Dec. 31, 1912	$ 178,810	$ 905 38

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 176,050 23
Mortgage loans on real estate, first liens	1,259,300 00
Book value of bonds	4,729 972 75
Cash on hand, in trust companies and in banks	248,256 85
Agents' balances and bills receivable	329,239 44
Total ledger assets	$ 6,742,819 27

NON-LEDGER ASSETS.

Interest accrued	30,474 29
Gross assets	$ 6,773,293 56
Deduct assets not admitted	212,967 13
Total admitted assets	$ 6,560,326 43

NORTHWESTERN NATIONAL—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$ 152,008 09
Total amount of unearned premiums	3,153,936 60
Conflagration reserve	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,743 64
Taxes due or accrued (estimated)	100,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	18,474 00
Total liabilities except capital stock	$ 3,926,162 33
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,634,164 10
Total liabilities	$ 6,560,326 43

INCOME.

Net cash received for premiums	$ 2,619,946 53
Interest and dividends	242,825 62
Rents	8,396 00
Agents' balances previously charged off	285 73
Total income	$ 2,871,453 88

DISBURSEMENTS.

Net amount paid for losses	$ 1,064,451 03
Expenses of adjustment and settlement of losses	42,942 04
Paid stockholders for interest and dividends	150,000 00
Commissions, or brokerage	662,106 92
Allowances to local agencies for miscellaneous agency expenses	133,109 22
Salaries $82,193.93; and expenses $20,462.04; of special and general agents	102,655 97
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	97,805 81
Rents	8,000 00
Underwriters' boards and tariff associations	9,661 78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15,157 52
Inspections and surveys	250 00
Taxes on real estate	3,697 26
State taxes on premiums, Insurance department licenses and fees	80,239 27
All other licenses, fees and taxes	10,459 61
Agents' balances charged off	535 26
Gross loss on sale or maturity of bonds	3,009 59
All other expenditure	55,571 58
Total disbursements	$ 2,439,652 86

NORTHWESTERN NATIONAL—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$323,510,512 00
Premiums thereon	3,123,241 07
Amount of risks terminated during the year	277,010,466 00
Premiums thereon	2,751,420 86
Net amount in force at December 31, 1912	677,244,879 00
Premiums thereon	6,053,020 29

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Major F. ASTLEY CUBITT. | General Manager and Secretary—JOHN LARGE.

Chief Agent in Canada—JOHN B. LAIDLAW. | Head Office in Canada—Toronto.

(Organized and commenced business, 1797. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 1,100,000	$ 5,333,333 33
Amount of capital paid up in cash	132,000	642,400 00

ASSETS IN CANADA.

	Par value.	Market value.	
Value of real estate held by the company			$ 80,000 00
Stocks and bonds in deposit with Receiver General:—			
Canada 3½ per cent inscribed stock, 1930–1950	$ 97,333 33	$ 92,466 67	
" 3 " " 1938	26,766 67	23,287 00	
City of Toronto 3½ per cent debs., 1913, 1929 and 1944	153,966 66	138,755 00	
City of Toronto 4 per cent debs., 1915	30,000 00	29,400 00	
City of Quebec 3½ per cent stock, 1962	38,933 33	33,482 67	
City of Montreal permanent debenture stock, 3 per cent	24,333 33	18,006 67	
City of Montreal 3½ debenture stock, 1942	34,066 66	29,638 00	
Can. Permanent Mortgage Corporation 4 p.c., 1914	25,000 00	25,000 00	
Canandian Northern Railway 4 p.c. cons. deb., 1929 and 1930 (guaranteed by Prov. of Manitoba)	58,400 00	57,232 00	
City of Edmonton, 1924, 4½ per cent	9,800 00	9,604 00	
City of Winnipeg, 1938, 3½ per cent	6,000 00	5,340 00	
City of Winnipeg 4 per cent, 1923 and 1925	28,000 00	26,880 00	
Province of New Brunswick bonds, 1938, 3 per cent	29,200 00	23,944 00	
Province of Ontario, 1939, 1941, 4 p.c.	30,000 00	29,800 00	
District of South Vancouver, 1959, 5 per cent	10,000 00	10,300 00	
City of Vancouver, debs., 1944, 1946, 4 p.c.	36,000 00	34,200 00	
" Ottawa, debs., 1931, 4 p.c.	44,286 67	43,843 80	
" London, debs., 1921, 4 p.c.	15,000 00	14,400 00	
" London, debs., 1916, 4½ p.c.	6,000 00	5,940 00	
" Victoria, debs., 1936, 4 p.c.	19,466 67	18,493 33	
" Montreal, debs., 1932, 4 p.c.	14,600 00	14,308 00	
Total par and market values	$ 737,153 32	$ 684,321 14	
Carried out at market value			684,321 14
Cash on hand: Toronto, $8,789.49; Montreal, $425.14			9,214 63
Cash in banks, viz.:—			
Molsons Bank, Toronto (current account) (fire $15,688.07; other $457,58)		$ 16,145 65	
Molsons Bank, Toronto (special account)		52,770 05	
" Montreal (current ")		750 00	
" " (special ")		9,383 54	
Imperial Bank, Toronto(" ")		52,433 43	
" " (current ")		19,283 34	
Total cash in banks			150,766 01

THE NORWICH UNION FIRE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Agents' balances: fire, $58,141.98; other, $617.73		$ 58,759 71
Goad's plans		5,000 00
Total assets in Canada		$ 988,061 49

LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire)	$ 38,681 22	
Net amount of losses, adjusted and unpaid (other)	31 00	
Total net amount of unsettled claims for all losses		$ 38,712 22
Reserve of unearned premiums: fire, $560,296.07; other, $901.32; total, $561,197.39, carried out at 80 per cent		448,957 92
Taxes due and accrued		5,500 00
Reinsurance premiums due		991 18
Total liabilities in Canada		$ 494,161 32

INCOME IN CANADA

For Fire Risks.		
Gross cash received for premiums	$ 878,772 44	
Deduct reinsurance, $10,597.05, and return premiums, $97,288.83	107,885 88	
Net cash received for fire premiums	$ 770,886 56	
For Accident Risks.		
Net cash received for accident premiums	127 05	
For Sickness Risks.		
Net cash received for sickness premiums	94 31	
For Plate Glass Risks.		
Net cash received for plate glass premiums	34 13	
Net cash received for all premiums		$ 771,142 05
Received for interest on investments		27,892 48
Endorsement fees		211 22
Received for rents		4,158 83
Total income in Canada		$ 803,404 58

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 21,311 01	
Amount paid for losses occurring during the year	$ 394,058 15	
Deduct reinsurances	6,716 95	
Net amount paid for said losses	$ 387,341 20	
Total net amount paid for losses		$ 408,652 21
Commission or brokerage, fire, $141 867.41; other, $268.50		142,135 91
Paid for salaries, head office officials, fire, $44,629.78; other, $1,896.65; directors' fees, $1,000; auditors' fees, $550; travelling expenses, fire, $5,014.73; other, $662.95		53,754 11
Taxes, fire, $9,579.76; other, $25		9,604 76

THE NORWICH UNION FIRE—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, fire, viz.:—Stationery, $7,169.91, postage, telegrams, telephones and express, $6,319; advertising, $7,078.09; maps and plans, $3,180.44; sundry charges, $5,290.54; board expenses, $7,791.88; office furniture and fixtures, $455.70; rents, $3,600; legal fees, $177.............	$	41,062 56
Miscellaneous payments, other, viz.:—Advertising, $231.79; furniture and fixtures, $145.35; postage, telegrams, telephones and express, $192.17; printing and stationery, $417.37; glass underwriters' association deposit, $100....................		1,086 68
Total expenditure in Canada.....................	$	656,296 23

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..................................	45,819	$ 76,606,592	$ 1,005,821 62
Policies taken during the year, new and renewed..............................	31,426	66,029,815	878,467 44
Total......................	77,245	$ 142,636,407	$ 1,884,289 06
Deduct terminated.......................	26,919	58,383,098	788,985 91
Gross in force at end of year...............	50,326	$ 84,253,309	$ 1,095,303 15
Deduct reinsured..................................		1,139,490	12,830 09
Net in force at December 31, 1912.........	50,326	$ 83,113,819	$ 1,082,473 06
Accident Risks.			
Policies taken during the year, new and renewed..............................	35	$ 89,500 00	$ 475 50
Gross and net in force at December 31, 1912	35	89,500 00	$ 475 50
Employers' Liability Risks.			
Policies taken during the year, new and renewed..............................	2	$ 20,000 00	$ 74 00
Gross and net in force at December 31, 1912	2	$ 20,000 00	$ 74 00
Sickness Risks.			
Policies taken during the year, new and renewed..............................	28	....	$ 336 00
Gross and net in force at December 31, 1912	28	....	$ 336 00
Plate Glass Risks.			
Policies taken during the year, new and renewed..............................	10	....	$ 196 09
Gross and net in force at December, 31 1912	10	....	$ 196 09

(*For General Business Statement, see Appendix.*)

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ANDREW MACKINLAY. | Manager—ARTHUR C. BAILLIE.

Principal office—Halifax.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, assented to March 27, 1902; amended by chapter 123 of the (Nova Scotia) Acts of 1905. Dominion license issued August 3, 1905.)

CAPITAL.

Amount of joint stock capital authorized........................	$ 500,000 00
Amount subscribed for..	403,200 00
Amount paid up in cash..	100,800 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate, company's office building..................	$ 18,786 56
Amount of loans secured by bonds, stocks and other marketable collaterals, viz.:..	20,000 00

	Par value.	Market value.	Amount loaned.
Province of Nova Scotia...........	$ 2,000 00	$ 2,000 00	$ 20,000 00
Town of Amherst..................	2,500 00	2,400 00	
Town of New Glasgow.............	4,500 00	4,275 00	
Town of Parrsboro.................	1,000 00	980 00	
Cape Breton Electric...............	2,000 00	1,860 00	
Town Sydney Mines...............	500 00	465 00	
Maritime tel. & tel. Co.............	1,000 00	1,040 00	
Nova Scotia Steel & Coal Co......	1,000 00	925 00	
Porto Rico Railways..............	1,000 00	920 00	
Southern Pacific..................	1,000 00	950 00	
Stanfields, Limited...............	2,000 00	2,020 00	
Trinidad Consol...................	5,500 00	5,390 00	
	$ 24,000 00	$ 23,225 00	$ 20,000 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General:—			
Town of North Sydney bonds, 1921–1923, 4 p.c...............$	8,000 00	$ 7,300 00	$ 7,360 00
Town of Amherst bonds, 1933, 4 p.c..........................	13,000 00	12,025 00	11,731 20
Halifax school bonds, 1928, 4 p.c..	2,000 00	1,870,00	1,800 00
Town of Truro bonds, 1935, 4 p.c.	5 000 00	4,625 00	4,485 00
Municipality of Lunenburg bonds, 1934, 4 p.c....................	2,000 00	1,850 00	1,794 00
Town of New Glasgow bonds, 1924, 4½ p.c....................	5,000 00	4,900 00	4,890 00
Municipality of Antigonish bonds, 1935, 4½ p.c..................	15,000 00	15,000 00	14,485 50
County of Halifax bonds, 1920–23 5 p.c........................	2,000 00	2,100 20	2,031 50
Town of Bridgewater, 1932, 4 p.c.	1,000 00	910 00	943 20
Total on deposit with Receiver General......................$	53,000 00	$ 50,580 20	$ 49,520 40

THE NOVA SCOTIA FIRE—*Continued.*

ASSETS—*Concluded.*

In possession of the Company:—	Par value.	Book value.	Market value.
Nova Scotia Steel and Coal Co. bonds, 1959, 5 p.c.	$ 6,600 00	$ 6,375 00	$ 6,105 00
Acadia Loan Corporation debentures, 1913-1914, 4½ p.c.	10,000 00	10,000 00	10,000 00
Eastern Canada Savings and Loan Co., Limited, debentures, 1915-1919, 4½ p.c.	15,000 00	15,000 00	15,000 00
Town of Stellarton debentures, 1938,4½ p.c.	5,000 00	5,000 00	4,642 00
Town of Glace Bay debentures, 1938, 5 p.c.	5,000 00	5,000 00	4,900 00
Waegwoltic Ltd., 1932, 5 p.c.	50 00	50 00	50 00
Maritime Tel. & Tel. Co. debentures, 1941, 6 p.c.	1,000 00	1,000 00	1,040 00
Hewson Pure Wool debentures. 1942, 6 p.c.	5,000 00	5,000 00	4,900 00
Taber (Alta) School District, 1940, 5 p.c.	3,623 59	3,623 59	3,623 59
Total bonds in possession of the company	$ 51,273 59	$ 51,048 59	$ 50,260 59
Totals	$ 104,273 59	$ 101,628 79	$ 99,780 99

Carried out at book value	$ 101,628 79

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
123⅓ shares Nova Scotia Savings, Loan and Building Society	$ 29,600 00	$ 42,476 44	$ 42,476 44
117 shares Royal Bank of Canada.	11,700 00	25,227 50	26,091 00
108 shares Canadian Bank of Commerce	5,400 00	11,107 50	11,826 00
147 shares Bank of Nova Scotia.	14,700 00	38,652 00	38,661 00
Total par, book and market values	$ 61,400 00	$ 117,463 44	$ 119,054 44

Carried out at book value	117,463 44
Cash at head office	34,155 03
Cash in Bank of Nova Scotia, $43,645.87; Eastern Trust Co., $10,000; Standard Trusts Co., $5,000.00; Home Investment & Savings Association $4,000	62,645 87
Total ledger assets	$ 354,679 69

OTHER ASSETS.

Market value of bonds, debentures, &c., over book value	$ 5,956 64
Interest accrued	488 84
Rents due, $175; accrued, $116.66	291 66
Agents' balances and premiums uncollected	53,955 66
Office furniture, $2,500; Goad's plans, $2,500	5,000 00
Total assets	$ 420,372 49

LIABILITIES.

(*1*) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 12,996 98
Reserve of unearned premiums, $180,834.84; carried out at 80 p.c.	144,667 89
Salaries, rent, &c., due and accrued	949 02
Dividends declared but not yet due	3,024 00

THE NOVA SCOTIA FIRE—*Continued.*

LIABILITIES—*Concluded.*

(1) Liabilities in Canada—Concluded.

Reinsurance premiums due	$	11,468 89
Held in trust for reinsurance against unexpired risks		92,293 41
Taxes due and accrued		2,502 96
Total liabilities in Canada (except capital stock)	$	267,903 15

(2) Liabilities in other Countries.

Reserve of unearned premiums, $837.95; carried out at 80 per cent	$	670 36
Total liabilities in other countries	$	670 36
Total liabilities in all countries (except capital stock)	$	268,573 51
Excess of assets over liabilities	$	151,798 98
Capital stock paid up		100,800 00
Surplus over liabilities and paid up capital	$	50,998 98

INCOME.

		In Canada.		In other countries.
Gross cash received for premiums	$	375,072 77	$	4,900 57
Deduct reinsurance, $165,424.02; and return premiums $44,441.71		206,422 18		3,443 55
Net cash received for premiums	$	168,650 59	$	1,457 02

Total net cash received for premiums	$	170,107 61
Received for interest on investments		9,747 71
Received for rent		1,068 58
Total income	$	180,923 90

EXPENDITURE.

		In Canada.		In other countries.
Amount paid for losses occurring in previous years	$	1,978 31		....
Amount paid for losses occurring during the year	$	175,632 74	$	7 00
Deduct reinsurances		92,940 69		....
Net amount paid for said losses	$	82,692 05	$	7 00

Total net amount paid for losses	$	84,677 36
Dividends paid during the year		6,048 00
Paid or allowed for commission or brokerage		19,911 81
Paid for salaries, H.O. officials, $13,031.78; do. of special and general agents, $6,400; directors' fees, $1,500; auditors' fees, $150; travelling expenses, $4,145.77		25,227 55
Paid for taxes		3,161 58

THE NOVA SCOTIA FIRE—*Continued.*

EXPENDITURE—*Concluded.*

All other payments, viz.:—Printing, stationery, rents, postage, telephone, telegrams and express, $10,496.64; office furniture and fixtures, $1,178.25; advertising, $4,814.56; boards and tariff associations, $1,802.09; maps and plans, $2,668.19	$	20,959 73
Total expenditure	$	159,986 03

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	241,448 41
Income as above		180,923 90
Total	$	422,372 31
Expenditure as above		159,986 03
Balance, net ledger assets, December 31, 1912 ($354,679.69; less $92,293.41 reinsurance premiums payable)	$	262,386 28

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	158,508 00
Amount of commission thereon		43,123 58
Amount of losses recovered from said companies		92,249 48
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $98,113.30; carried out at 80 per cent	$	78,490 64
Amount of reinsurance premiums payable to such companies	$	11,342 40
Amount of cash or other securities held as security for recovery of losses		92,293 41

THE NOVA SCOTIA FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at December 31, 1911	23,091,121	359,725 25	133,085	1,667 12	23,224,206	361,392 37
Taken during the year, new and renewed	24,753,906	404,125 33	365,507	4,886 47	25,119,413	409,011 80
Total	47,845,027	763,850 58	498,592	6,553 59	48,343,619	770,404 17
Deduct terminated	14,182,441	225,921 88	216,085	2,703 19	14,398,526	228,625 07
Gross in force at end of year	33,662,586	537,928 70	282,507	3,850 40	33,945,093	541,779 10
Deduct reinsured	11,335,628	190,070 14	169,625	2,174 49	11,505,253	192,244 63
Net in force at December 31, 1912	22,326,958	347,858 56	112,882	1,675,91	22,439,840	349,534 47

THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALEX. NAISMITH.

Manager and Secretary—
A. F. KEMPTON.

Principal Office—Wawanesa, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII., chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for......$	500,000 00
Amount paid up in cash..	151,933 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate..$	5,859 84
Amount secured by way of loans on real estate, first liens........	120,080 05

Debentures owned by the company, viz.:—

	Par value.	Book and Market value.
*Province of Manitoba Telephone and Telegraph system, 1947, 4 per cent........................$	55,000 00	$ 55,000 00
Huntley School, 1919, 5½ per cent....................	1,050 00	1,050 00
Waldron School, 1920, 5 per cent......................	2,000 00	2,000 00
Flying Arrow School, 1919, 5½ per cent..............	1,200 00	1,200 00
Echo School, 1919, 5½ per cent.........................	800 00	800 00
Total par, book and market values.................$	60,050 00	$ 60,050 00

Carried out at book and market value...........................	60,050 00
Cash on hand at head office....................................	373 01

Cash in banks, viz.:—

Union Bank, Wawanesa...$	25,302 78	
" savings account..	25,135 77	
" Medicine Hat...	3,063 90	
Imperial Bank, Brandon..	156 82	
Canada Permanent Mortgage Corporation, Winnipeg..................	21 90	
Bank of British North America, Brandon..........................	112 68	
Home Investment, Winnipeg.......................................	6,388,35	
Bank of Toronto, Pilot Mound....................................	1,674 30	
Bank of Nova Scotia, Winnipeg...................................	199 38	
Bank of Hamilton, Roland..	10,265 13	
Total cash in banks...		72,321 01
Sundry accounts...		166 66
Total ledger assets...$		258,850 57

---

*On deposit with the Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

OTHER ASSETS.

Interest accrued	$ 7,392 55
Agents' balances ($8,083.42 on business prior to Oct. 1, 1912)	48,518 13
Office furniture, $2,160.63; maps and plans, $6,482.40	8,643 03
Total assets	$ 323,404 28

LIABILITIES.

(*1*) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid	$ 11,878 56
Reserve of unearned premiums, $107,861.37; carrried out at 80 per cent	86,289 10
Reinsurance premiums	4,361 01
Dividends declared and due and remaining unpaid	90 52
Reserve for bad debts	244 56
Taxes due and accrued	1,003 97
Total liabilities in Canada	$ 103,867 72

(*2*) *Liabilities in other Countries.*

Reserve of unearned premiums, $3,580.25; carried out at 80 per cent	$ 2,864 20
Total liabilities (excepting capital stock) in all countries	$ 106,731 92
Excess of assets over liabilities	$ 216,672 36
Capital stock paid up	151,933 00
Surplus over liabilities and capital	$ 64,739 36

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 191,294 89	$ 6,857 89
Deduct reinsurance, $18,725.75; and return premiums, $21,193.80	39,131 09	788 46
Net cash received for said premiums	$ 152,163 80	$ 6,069 43

Total net cash received for premiums in all countries	$ 158,233 23
Received for interest on investments	10,612 49
Total	$ 168,845 72
Received for calls on capital stock	16,377 61
Total income	$ 185,223 33

THE OCCIDENTAL FIRE—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 8,335 31	....
Deduct reinsurances	2,200 00	....
Net amount paid for said losses	$ 6,135 31	....
Amount paid for losses occurring during the year	$ 54,020 88	$ 5,953 79
Deduct reinsurances	897 53	2,507 85
Net amount paid for said losses	$ 53,123 35	$ 3,445 94
Total net amount paid for losses	$ 59,258 66	$ 3,445 94

Total net amount paid for losses in all countries	$ 62,704 60
Dividends paid stockholders	13,893 69
Commission or brokerage	37,844 14
Paid for salaries, H.O. officials, $10,330.83; general and special agents, $5,225.48; directors' fees, $364.55; auditors' fees, $325.15; travelling expenses, $4,668.07; President's grant, $300	21,214 08
Taxes	2,234 80
All other payments, viz.:—Advertising, $689.15; inspections and surveys, $1,650.47; maps and plans, $1,455.20; printing and stationery, $2,270 68; postage, telegrams, telephones and express, $1,659 03; office furniture, $596.35; legal expenses, $62.59; fuel and light, $290.23; boards, tariff associations, &c., $1,446.23; exchange, $300.10; sundries, $937.15; insurance, $32.00; commission on loans, $379.25; bad debts $48.75; bonds, $46.00	11,863 18
Total expenditure	$ 149,754 49

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911	$ 223,381 73
Income as above	185,223 33
Total	$ 408,605 06
Amount of expenditure as above	149,754 49
Balance, net ledger assets, at December 31, 1912	$ 258,850 57

THE OCCIDENTAL FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement....	7,997	8,572,785	181,488 11	636	552,120	6,493 47	8,633	9,124,905	187,981 58
Taken during the year..............	6,573	8,359,205	189,973 50	749	690,665	7,895 01	7,322	9,049,870	197,868 51
Total..........	14,570	16,931,990	371,461 61	1,385	1,242,785	14,388 48	15,955	18,174,775	385,850 09
Deduct terminated.	5,156	6,474,006	145,865 85	650	571,720	6,585 62	5,806	7,045,726	152,451 47
Gross in force at end of year...........	9,414	10,457,984	225,595 76	735	671,065	7,802 86	10,149	11,129,049	233,398 62
Deduct reinsured...	......	772,625	19,742 56	......	43,650	534 45	......	816,275	20,277 01
Net in force at Dec. 31, 1912...........	9,414	9,685,359	205,853 20	735	627,415	7,268 41	10,149	10,312,774	213,121 61

THE ONTARIO FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—D. H. RICE.
Manager—JAS. E. RICE.
Secretary—R. R. BURLEY.
Principal Office—Calgary, Alta.

(Incorporated, May 16, 1905, by an Act of Parliament of Canada, 4-5 Edward VII, chap. 137. Dominion license issued January 18, 1907.)

CAPITAL.

Amount of joint capital authorized	$ 500,000 00
Amount subscribed for	232,600 00
Amount paid up in cash	117,250 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Loans on real estate secured by bond or mortgage, first liens	$ 27,985 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.
*Province of Nova Scotia, 1918–1920, 4 per cent	$ 16,500 00	$ 16,632 50
* " " 1915, 4½ per cent	2,000 00	2,078 40
*Province of New Brunswick, 1922, 4 per cent	4,500 00	4,565 25
* " " 1933, 3½ per cent	4,500 00	4,155 55
*Province of Manitoba, 1930, 1935, 4 per cent	23,000 00	23,230 00
Woodstock School, 1925, 4 per cent	5,000 00	4,778 50
Provincial Light, Heat & Power Co., 1946, 5 per cent	7,000 00	7,210 00
Calgary, 1937, 4½ per cent	5,000 00	5,180 00
Trinidad Electric Co., Ltd., 1931, 5 per cent	1,920 00	1,833 60
Totals	$ 69,420 00	$ 69,663 80

Carried out at book value	69,663 80

Stocks owned by company, viz.:—

	Par value.	Book value.	Market value.
7 shares National Insurance Corporation Limited	$ 700 00	$ 1,050 00	$ 1,050 00
20 shares Steamship Tanagra Co., Ltd.	2,000 00	5,200 00	5,200 00
50 " Pandosia Co., Ltd	5,000 00		
30 " Leuctra Co., Ltd	3,000 00		
30 " Albuera Co., Ltd	3,000 00		
Totals	$ 13,700 00	$ 6,250 00	$ 6,250 00

---

*In deposit with Receiver General.

THE ONTARIO FIRE—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 6,250 00
Cash at head office		54 83
Due by Western Canada Fire Ins. Co.		20,006 19
Loans on collateral		1,600 00
Cash in Banks, viz.:—		
Royal Bank of Canada, Calgary	$ 11,429 59	
" " Montreal	750 00	
" " Toronto	750 00	
" " Winnipeg	400 00	
Total cash in banks		13,329 59
Sundry debtors		401 60
Total ledger assets		$ 139,291 01

OTHER ASSETS.

Interest due, $1,353.14; accrued, $1,381.32	$ 2,734 46
Furniture, $1,856.23; plans, $11,465	13,321 23
Agents' balances and premiums uncollected	18,017 56
Reinsurances	14,891 91
Total assets	$ 188,256 17

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of unsettled, unadjusted claims for losses	$ 7,365 45
Reserve of unearned premiums, $134,490.66; carried out at 80 per cent	107,592 53
Net amount due for reinsurance	5,273 10
Due and accrued for salaries, rent, advertising, &c.	1,076 77
Taxes due and accrued	2,049 67
Total liabilities in Canada	$ 123,357 52

(2) *Liabilities in other Countries.*

Net amount of losses claimed, unadjusted	$ 250 00
Reserve of unearned premiums, $3,259.26; carried out at 80 per cent	2,607 36
Total liabilities in other countries	$ 2,857 36
Total liabilities in all countries (except capital stock)	$ 126,214 88
Excess of assets over liabilities	$ 62,041 29
Capital stock paid up	117,250 00

THE ONTARIO FIRE—*Continued.*

INCOME

	In Canada.	In other countries.	
Gross cash received for premiums	$ 265,695 09	$ 6,719 35	
Deduct reinsurance, $44,934.89; and return premiums, $43,095.58.	86,079 24	1,951 23	
Net cash received for premiums	$ 179,615 85	$ 4,768 12	
Total net cash received for premiums in all countries			$ 184,383 97
Received for interest on investments			5,124 18
Total			$ 189,508 15
Received on account of capital			30,475 00
Total income			$ 219,983 15

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 9,370 88	$ 1,897 34	
Deduct amount received for reinsurances	400 50		
Net amount paid for said losses	$ 8,970 38	$ 1,897 34	
Amount paid for losses occurring during the year	$ 112,743 62	$ 5,328 75	
Deduct reinsurances	9,952 02	13 36	
Net amount paid for said losses	$ 102,791 60	$ 5,315 39	
Total net amount paid for losses in all countries			$ 118,974 71
Paid for commission or brokerage			33,567 49
Paid for salaries, home office officials, $20,812.70; directors' and auditors' fees, $389.88; travelling expenses, $7,390.79			28,593 37
Paid for taxes			3,731 70
All other payments, viz.:—Expenses, Winnipeg office, $1,828.48; printing and stationery, $1,346.50; office expenses, $3,477.17; advertising, $1,412.51; maps and plans, $4,321.23; postage, express, telephone and telegrams, $1,509.09; exchange, $1,161.45; legal expenses, $524.15; agents' balances written off, $782.45; rents, $2,755.67			19,118 70
Total expenditure			$ 203,985 97

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$ 118,172 98
Amount of cash income as above	219,983 15
Reserves on business taken over from Pioneer Insurance Co.	5,120 85
Total	$ 343,276 98
Expenditure as above	203,985 97
Balance net ledger assets, at December 31, 1912	$ 139,291 01

THE ONTARIO FIRE—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance in unlicensed companies..................	$	45,217 08
Amount of commission thereon................................		11,062 81
Amount of losses recovered from said companies................		5,492 10
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $28,632.89; carried out at 80 per cent.............	$	22,906 37
Amount of losses due and recoverable from such companies.......		14,511 71
Amount of reinsurance premiums payable to such companies.....		4,874 74

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force, Dec. 31, 1911...........	27,788	18,068,157	251,935 74	2,746	569,294	8,449 31	30,534	18,637,451	260,385 05
Taken during the year, new.... .	9,846	12,533,506	171,987 61	217	381,833	6,465 60	10,063	12,915,339	178,453 21
Taken during the year, renewed....	4,346	6,487,531	97,073 53	132	114,450	1,388 32	4,478	6,601,981	98,461 85
Total..........	41,980	37,089,194	520,996 88	3,095	1,065,577	16,303 23	45,075	38,154,771	537,300 11
Deduct terminated	18,119	11,558,627	172,181 06	2,562	595,987	9,116 02	20,681	12,154,614	181,297 08
Gross in force, Dec. 31, 1912...........	23,861	25,530,567	348,815 82	533	469,590	7,187 21	24,394	26,000,157	356,003 03
Deduct reinsured...	......	2,709,096	42,777 13	.....	38,650	460 69	....	2,747,746	43,237 82
Net in force at Dec. 31, 1912...........	23,861	22,821,471	306,038 69	533	430,940	6,726 52	24,394	23,252,411	312,765 21

*OTTAWA ASSURANCE COMPANY,
formerly THE OTTAWA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HARRY WRIGHTSON. Vice-Presidents—F. D. WILLIAMS and A. H. C. CARSON.	Secretary—W. J. CLEARY.

Principal Office—Montreal, Canada.

(Incorporated by letters patent, Ontario, bearing date September 30, 1899; re-incorporated July 18, 1904, by an Act of the Parliament of Canada, 4 Edward VII., Cap. 110; amended in 1909 by 8-9 Edward VII., Cap. 117 and name changed to "Ottawa Assurance Company"; commenced business in Ontario, November 1, 1899. Dominion license issued February 23, 1900. The company retired from business in 1910, and reinsured its outstanding policies in the Factories Insurance Company. A new license was issued to the Company dated October 4, 1911.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	250,000 00
Amount paid up in cash	125,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
Ottawa City debentures, 1917, 3½ per cent	$ 16,000 00	$ 15,457 60
Province of Quebec inscribed stock, 1937, 3 per cent	10,000 00	9,122 00
Province of New Brunswick debs., 1933, 3½ per cent	10,000 00	10,000 00
City of Fort William, 1938, 4½ per cent	10,000 00	10,000 00
City of Nelson, 1928, 5 per cent	10,000 00	10,634 00
Town of Kincardine, 1938, 5 per cent	3,000 00	3,237 60
Total par, book and market values	$ 59,000 00	$ 58,451 20

Carried out at book and market value	$ 58,451 20
Cash at head office	8,908 89
Cash in Royal Bank of Canada	6,967 14
Due on bond of Midland and Textile Ins. Co	45,000 00
Total ledger assets	$ 119,327 23

---

*This company having reinsured its outstanding risks in the London Mutual Fire Insurance Company on October 1, 1912, retired from business and its deposit with the Receiver General was released on Feb. 24, 1913.

OTTAWA ASSURANCE COMPANY—*Concluded.*

OTHER ASSETS.

Interest accrued $	1,818 33
Agents' balances (business prior to Oct. 1, 1912.)	6,370 76
Furniture and fixtures $15; Plans, $2,000.75	2,015 75
Total assets $	129,532 07

LIABILITIES—NIL.

Capital stock paid up $	125,000 00
Surplus over all liabilities and paid up capital	4,532 07

INCOME.

Gross cash received for premiums $	20,945 75	
Deduct reinsurance, $8,081.66; and return premiums, $16,377.32	24,458 98	
Received for interest on investments $		3,695 86
Less balance premium account as above		3,513 23
Total net income $		182 63

EXPENDITURE.

Amount paid for losses occurring during the year $	5,031 49	
Deduct amount received for reinsurances	4,292 48	
Total net amount paid for losses $		739 01
Paid for commission		822 24
Taxes		86 99
Miscellaneous expenditure, viz.: Advertising, $134.20; legal expenses, $241; maps and plans, $2,000.75; postage and express, $12.50		2,388 45
Total expenditure $		4,036 69

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911 $	123,181 29
Amount of cash income as above	182 63
Total $	123,363 92
Amount of expenditure as above	4,036 69
Balance, net ledger assets, at December 31, 1912 $	119,327 23

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 218,374	$ 3,568 98
Taken during the year—new	1,800,317	24,832 63
Total	$ 2,018,691	$ 28,401 61
Deduct terminated	739,854	17,210 27
Gross in force at October 1, 1912	$ 1,278,837	$ 11,191 34
Deduct reinsured	1,278,837	11,191 34

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—THOS. T. LANGLOIS.
Vice-President—DR. D. H. WILSON.
Secretary—FRED. H. GODFREY.
Manager—T. WESLEY GREER.

Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143, of the Statutes of 1907-8. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	831,600 00
Amount paid up in cash	515,529 99

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate	$ 75,388 97
Amount secured by way of loans on real estate, first liens	175,809 62

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.
*City of Edmonton, 1933-1942, 4½ per cent	$ 58,099 89	$ 53,980 82
National Finance Company, Limited, 1913-1915, 6 per cent	300,000 00	300,000 00
Richland orchard, debs., 1915, 8 p.c.	53,000 00	50,553 52
Totals	$ 411,099 89	$ 404,534 34

Carried out at book value	404,534 34

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock	$ 21,900 00	$ 31,536 00	$ 32,850 00
25 shares British Columbia Permanent Loan Company, instalment stock	3,250 00	2,326 83	2,877 45
Total	$ 25,150 00	$ 33,862 83	$ 35,727 45

---

*Deposited with the Receiver General.

THE PACIFIC COAST—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 33,862 83
Cash at head office		2,645 70
Cash in Banks and Trust Companies, viz.:—		
Cash in B.C., Premanent Loan Co	$ 68,138 42	
" Royal Bank of Canada	6,670 98	
Total cash in banks and trust companies		74,809 40
Total ledger assets		$ 767,050 86

OTHER ASSETS.

Interest due, $1,540.77; accrued, $12,826.81	14,367 58
Agents' balances and premiums uncollected	9,660 50
Office furniture and fixtures, $1,435.32; Goad's maps and plans, $5,050.98	6,486 30
Due for reinsurance	8,538 41
Total assets	$ 806,103 65

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid	$ 2,490 83
Reserve of unearned premiums, $78,207.68; carried out at 80 per cent	62,566 14
Dividends declared and due, remaining unpaid	52,448 89
Taxes due and accrued	2,231 52
Reinsurance premiums due	19,636 99
Century Insurance Co., deposit account	20,007 41
Total liabilities in Canada	$ 159,381 78

(2) *Liabilities in other Countries.*

Net amount of losses, adjusted and unpaid	$ 3,048 80	
Net amount of losses, unadjusted	530 16	
Total net amount of unsettled claims for losses		$ 3,578 96
Reserve of unearned premiums, $6,657.64; carried out at 80 per cent		5,326 12
Total liabilities in other countries		$ 8,905 08
Total liabilities in all countries, except capital stock		$ 168,286 86
Excess of assets over liabilities		$ 637,816 79
Capital stock paid up		515,529 99
Surplus over liabilities and capital		$ 122,286 80

THE PACIFIC COAST—*Continued.*

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 169,093 20	$ 13,604 27
Deduct reinsurance, $44,888.22; and return premiums, $26,903.18	69,651 84	2,139 56
Net cash received for premiums	$ 99,441 36	$ 11,464 71

Total net cash received for premiums in all countries	$	110,906 07
Received for interest on investments		65,424 62
Rents		1,452 81
Transfer and endorsement fees		202 99
Premium on Treasury stock		39,538 14
Total	$	217,524 63
Received for calls on capital and increased capital in instalment		86,457 33
Total income	$	303,981 96

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 6,694 23	$ 8,522 10
Deduct reinsurances, savings and salvages	9,804 69	1,099 25
Net amount paid for said losses	$ −3,110 46	$ 7,422 85
Amount paid for losses occurring during the year	$ 55,703 68	$ 17,817 92
Deduct savings, salvage and reinsurances	22,701 23	224 00
Net amount paid for said losses	$ 33,002 45	$ 17,593 92
Total net amount paid for losses	$ 29,891 99	$ 25,016 77

Total net amount paid for losses in all countries	$	54,908 76
Amount paid for dividends during the year at 10 p.c.		51,059 98
Commission or brokerage		18,832 98
Paid for salaries, Home office officials and staff, $12,983.96; do., of general and special agents, $350; directors' fees, $977.35; auditor's fees, $200; travelling expenses, $1,150.05.		15,661 36
Taxes and licenses		2,542 13
Commission for sale of capital stock		6,367 50
All other expenditure, viz.:—Adjustment expenses and fire losses, $857.97; rents, $1,800; maps, plans and office supplies, $2,082.78; advertising, $1,070.08; postage, telephones, express and telegrams, $919.23; furniture and fixtures, $43.75; miscellaneous expenses, $367.55; underwriters' boards, tariff associations, &c., $1,332.48; legal fees, $15; printing and stationery, $588.40		9,077 24
Total expenditure	$	158,449 95

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	601,200 92
Amount of income as above		303,981 96
Amount of appreciation in B.C.P. Loan Co. stock		310 52
Total	$	905,493 40

THE PACIFIC COAST—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS—*Concluded.*

Amount of expenditure as above	$	158,449 95
Balance, net ledger assets, December 31, 1912 ($767,050.86 less deposit $20,007.41 of Century Ins. Co.)	$	747,043 45

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	55,122 11
Amount of commission thereon		16,812 75
Amount of losses recovered from said companies		31,417 28
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $44,956.49; carried out at 80 per cent	$	35,965 20
Amount of losses due and recoverable from such companies		8,538 41
Amount of reinsurance premiums payable to such companies		22,949 41
Amount of cash or other securities held as security for recovery of losses		20,007 41

THE PACIFIC COAST—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		$	$ cts.		$	$ cts		$	$ cts.
Gross policies in force December 31, 1911	8,064	10,388,249	175,661 15	......	5,678,161	46,631 02	......	16,066,410	222,292 17
Taken during the year, new and renewed	5,678	11,923,843	175,190 59	......	6,998,012	15,062 05	......	18,921,855	190,252 64
Total	13,742	22,312,092	350,851 74	......	12,676,173	61,693 07	......	34,988,265	412,544 81
Deduct terminated	4,661	7,550,210	117,975 79	......	8,438,567	41,107 55	......	15,988,777	159,083 34
Gross in force at end of year	9,081	14,761,882	232,875 95	......	4,237,606	20,585 52	......	18,999,488	253,461 47
Deduct reinsured	......	5,716,429	93,457 21	......	....	....	......	5,716,429	93,457 21
Net in force at December 31, 1912	9,081	9,045,453	139,418 74	......	4,237,606	20,585 52	......	13,283,059	160,004 26

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. ROGER OWEN. | Secretary—HENRY MANN.

Principal Office—London, Eng.

Head Office in Canada—Montreal. | Chief Agent in Canada—JAS. MCGREGOR.

(Incorporated, August 22, 1900. Dominion license issued, March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash, £100,000	$ 486,666 66

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par Value.	Market Value.
Longue Point debs., 1951, 5 per cent	$ 50,000 00	$ 53,375 00
Maisonneuve debs., 1951, 4½ per cent	7,000 00	6,720 00
Ontario Loan & Debenture Co., 1917, 4¼ per cent.	48,666 67	48,666 67
Total par and market values	$ 105,666 67	$ 108,761 67

Carried out at market value	$ 108,761 67

Cash in banks:—

Union Bank of Canada, Montreal	$ 3,663 19
Union Bank of Canada, Winnipeg	2,997 24
Union Bank of Canada, Vancouver	5,164 79

Total cash in banks	11,825 22
Agents' balances and premiums uncollected	19,577 18
Bills receivable	1 83
Total assets in Canada	$ 140,165 90

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims	$ 1,204 56
Reserve of unearned premiums, $53,190.72; carried out at 80 per cent	42,552 58
Taxes due and accrued	1,825 99
Due reinsuring companies	1,047 88
Total liabilities in Canada	$ 46,631 01

THE PALATINE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 93,535 75	
Deduct reinsurance, $7,876.72; return premiums, $12,065.28	19,942 00	
Net cash received for premiums		$ 73,593 75
Received for interest on investments		2,668 16
Total income in Canada		$ 76,261 91

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 3,931 40	
Deduct reinsurances	225 53	
Net amount paid for losses		$ 3,705 87
Commission or brokerage		17,127 75
Salaries, $4,151.43; auditors' fees, $10.08		4,161 51
Taxes		1,620 78
Miscellaneous expenditure, viz.:—Advertising, $552.31; inspections and surveys, $891.94; legal fees, $163.68; maps and plans, $982.23; postage, telegrams, telephones and express, $669.02; printing and stationery, $4,436.84; rents, $426.48; board fees, $142.75; office expenses, $631.92		8,897 17
Total expenditure in Canada		$ 35,513 08

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies taken during the year—new	2,818	$ 9,015,516	$ 113,114 76
Deduct terminated	334	1,302,644	14,083 36
Gross in force at December 31, 1912	2,484	$ 7,712,872	$ 99,031 40
Deduct reinsured		551,240	7,965 98
Net in force at December 31, 1912	2,484	$ 7,161,632	$ 91,065 42

(*For General Business Statement, see Appendix.*)

PHŒNIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman— THE RT. HON. LORD GEO. HAMILTON, G.C.S.I.	Manager—Sir G. H. RYAN.

Principal Office—19 Lombard Street, London, E.C., England.

General Agents in Canada—R. MACD PATERSON, J. B. PATERSON.	Head Office in Canada—Montreal.

(Organized, A.D. 1782. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII., Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed for..	£ 3,210,650	$15,625,163 33
Amount paid up in cash........................	422,855	2,057,894 33

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Ry., 1st mortgage, g'teed stock, 1958-61 3½ per cent..................$	236,033 33	$ 209,183 50
City of Port Arthur debs., 1930, 1940, 4½ per cent..	43,800 00	42,924 00
City of Edmonton bonds, 1930-50, 4½ per cent.....	43,800 00	42,924 00
City of Westmount debs., 1954, 4 per cent.........	50,000 00	47,500 00
City of Victoria debs., 1959 and 1960, 4 per cent...	70,080 00	67,062 67
Canadian Northern Railway deb. stock, 1953, 3 p.c.	24,333 33	19,710 00
City of Edmonton debs,. 1928-1948, 5 per cent....	48,666 67	49,153 33
City of Winnipeg stock, 1940, 4 per cent...........	48,666 67	47,206 67
City of Regina bonds, 1923, 5 per cent.............	24,333 33	24,820 00
City of Montreal 4 per cent bonds, 1925...........	6,000 00	5,940 00
Province of Quebec 3 per cent inscribed stock, 1937.	84,553 33	68,488 20
City of Winnipeg 4 per cent bonds, 1917...........	25,000 00	24,750 00
City of Toronto 3½ per cent bonds, 1944, 1945......	87,600 00	76,212 00
G.T.P. 1st mortgage bonds, 1962, 3 per cent......	70,566 67	55,042 00
City of Calgary, debs., 1931, 1941, 4½ per cent.....	39,906 67	39,507 60
Total par and market values.............$	903,340 00	$ 820,423 97

Carried out at market value..................................$	820,423 97
Cash at head office in Canada..................................	79 28

PHŒNIX ASSURANCE—*Continued.*

ASSETS IN CANADA—*Concluded.*

Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 24,189 7	
Bank of Montreal, Vancouver	5,008 80	
Total cash in banks		$ 29,198 51
Agents' balances and premiums uncollected		31,904 79
Interest accrued		13,276 72
Office furniture and plans		15,358 49
Total assets in Canada		$ 910,241 76

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 1,716 03	
Net amount of losses, unadjusted	42,098 61	
Net amount of losses, resisted, in suit	2,800 00	
Total net amount of unsettled claims for losses (of which $3,946 accrued in previous years)		$ 46,614 64
Reserve of unearned premiums, $764,181.28; carried out at 80 per cent		611,345 03
Taxes due and accrued		7,423 82
Total liabilities in Canada		$ 665,383 49

INCOME IN CANADA.

Gross cash received for premiums	$ 1,201,711 17	
Deduct reinsurance, $37,882.82; and return premiums, $166,903.23	204,786 05	
Net cash received for premiums		$ 996,925 12
Received for interest on deposit with the Receiver General, paid direct to the head office in London		34,088 41
Total income in Canada		$ 1,031,013 53

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 75,047 11	
Deduct reinsurance	7,775 05	
Net amount paid for said losses	$ 67,272 06	
Amount paid for losses occurring during the year	$ 485,119 87	
Deduct savings, salvage and reinsurance	6,044 41	
Net amount paid for said losses	$ 479,075 46	
Total net amount paid for losses		$ 546,347 52
Commission or brokerage		205,399 91
Salaries, $43,486.63; directors' fees, $450; auditors' fees, $500; travelling expenses, $3,560.94		47,997 5
Taxes		14,180 6

PHŒNIX ASSURANCE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, viz.:—Advertising, $1,748.42; office expenses, $5,736.34; board of underwriters, $9,427.03; furniture and fixtures, $488.64; legal expenses, $214; maps and plans, $2,609.98; postage, telegrams, telephones and express, $3,698.55; stationery and printing, $3,498.15; rent, $5,000; sundry, $3,638.27; fire departments, patrol and salvage corps assessments, $13.95	$	36,073 33
Total expenditure in Canada	$	849,998 95

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	47,556	$ 110,112,384	$ 1,491,490 71
Taken during the year, new and renewed	28,507	87,315,146	1,207,815 29
Total	76,063	$ 197,427,530	$ 2,699,306 00
Deduct terminated	23,628	77,562,930	1,083,410 95
Gross in force at end of year	52,435	$ 119,864,600	$ 1,615,895 05
Deduct reinsured		6,900,018	98,398 77
Net in force at December 31, 1912	52,435	$ 112,964,582	$ 1,517,496 28

General Business Statement for the Year ended December 31, 1912.

FIRE DEPARTMENT.

The fire premiums received, after deducting re-insurances, amounted to £1,404,907, and the losses paid and outstanding to £726,252, or 51·7 per cent of the premiums. The expenses and commission together amounted to £545,822, being 38·9 per cent of the premiums. A profit is shewn in this department of £132,833, which with the receipts for interest of £62,280 makes a total of £195,113 to be carried to profit and loss.

PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a total trading profit from fire, accident and marine accounts of £173,161. This amount has been passed to profit and loss, in addition to £153.018 for interest.

After payment of dividends and the interest on the debenture stocks, a balance remains out of which the directors have resolved to carry £100,000 to the fire general reserve, making the amount thereof £1,200,000, and £15,000 to office premises account. The balance to be carried to the credit of next year's account is £285,718.

An interim dividend of 15s. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend for the year 1912 of 22s. 6d. per share, as against 20s. per share paid in May, 1912. It is further their intention to increase the interim dividend, payable in November next, from 15s. to 17s. 6d. in respect of each present share, making a total payment of £2 during the year 1913. Should the shares be sub-divided, as proposed below, this would be equivalent to 8s. per new share for the year. All dividends are subject to deduction of income tax.

PHŒNIX ASSURANCE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

SUB-DIVISION OF SHARES.

The Directors consider that the time has come when the present shares of the Company may with advantage be divided into shares of a smaller denomination. Resolutions will therefore be submitted to an Extraordinary General Meeting, to be held at the close of the Annual General Meeting, providing that the £50 Shares, £5 paid, be divided into five shares of £10 each, £1 paid, and the fully-paid (Pelican) Shares of £5 each into five fully-paid shares of £1 each, and for certain other alterations in the Company's Constitution and Regulations.

FUNDS OF THE COMPANY ON THE 31st DECEMBER, 1912.

Fire Funds (including General Reserve)	£	1,850,000
Life and Capital Redemption Funds		10,972,135
Marine Funds		521,474
Employers' Liability, Accident, and General Funds		83,534
Profit and Loss Account		285,718
Capital paid up		422,855
Law Life Guarantee Fund securing the Debenture Stock		1,000,000
Funds securing Debenture Stock (1911)		277,950
	£	15,413,666
Which with provision for outstanding liabilities of		448,362
Makes total assets as per balance sheet	£	15,862,028

PHŒNIX ASSURANCE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1912—*Continued.*

FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year:						
Reserve for unexpired risks	650,000	0	0			
General reserve	1,100,000	0	0			
				1,750,000	0	0
Premiums				1,404,906	13	4
Interest, dividends, and rents	64,446	8	4			
Less income tax thereon	2,166	17	6			
				62,279	10	10
Transferred from profit and loss account				100,000	0	0
				£ 3,317,186	4	2

	£	s.	d.	£	s.	d.
Claims paid and outstanding				726,251	14	10
Commission	217,771	3	3			
Expenses of management	317,543	5	6			
Contributions to fire brigades	10,507	9	4			
				545,821	18	1
Transferred to profit and loss account—						
Trading profit	132,833	0	5			
Interest	62,279	10	10			
				195,112	11	3
Amount of funds at the end of the year:—						
Reserve for unexpired risks	650,000	0	0			
General reserve	1,200,000	0	0			
				1,850,000	0	0
				£ 3,317,186	4	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.
Balance of last year's account							283,347	12	9
Interest, dividends and rents—									
From Fire account				62,279	10	10			
Accident account				2,970	1	11			
Marine account				17,227	13	5			
Not carried to other accounts	£ 74,117	8	5						
Less income tax thereon	3,576	18	8						
				70,540	9	9			
							153,017	15	11
Trading profit transferred:—									
From Fire account				132,833	0	5			
Accident account				4,312	9	4			
Marine account				36,015	4	4			
							173,160	14	1
Transfer fees							133	7	6
							£ 609,659	10	3

	£	s.	d.	£	s.	d.
Final dividend for 1911 of 20s. a share on 84,571 shares	84,571	0	0			
Less income tax thereon	4,933	6	2			
				79,637	13	10
Interim dividend for 1912 of 15s. a share on 84,571 shares	63,428	5	0			
Less income tax thereon	3,699	19	8			
				59,728	5	4
Interest on 4% debenture stock (Law Life)	40,000	0	0			
Less income tax thereon	2,333	6	8			
				37,666	13	4
Interest on 4% debenture stock (1911)	11,118	0	0			
Less income tax thereon	648	11	0			
				10,469	9	0
				£ 187,502	1	6
Income tax on profits				7,615	4	4
Bad debts				975	7	1
Securities written down				12,848	10	9
Office premises account				15,000	0	0
Transferred to fire account (general reserve)				100,000	0	0
Balance carried forward				285,718	6	7
				£ 609,659	10	3

PHŒNIX ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER, 31 1912—*Concluded.*

GENERAL BALANCE SHEET.

LIABILITIES.		£	s.	d.
Capital (fully subscribed) £3,210,650—				
In 61,951 £50 shares, £5 paid £	309,755			
In 22,620 £5 shares, fully-paid ("Pelican" shares)	113,100			
Fire insurance funds		422,855	0	0
Marine insurance funds		1,850,000	0	0
Employers' liability, accident and general insurance funds		521,474	9	4
Profit and loss account		83,533	11	11
		285,718	6	7
		£ 3,163,581	7	10
4% debenture stock (Law Life) £	1,000,000			
4 % debenture stock (1911)	277,950			
		1,277,950	0	0
Interest on debenture stocks accrued but not due		8,022	13	9
Claims admitted or intimated but not paid (fire)		115,813	0	0
Outstanding accounts—				
Fire department		90,205	6	8
Accident departments		5,145	5	3
Marine department		67,929	8	9
Dividends		250	13	10
Debenture stock interest		26	18	5
Bills payable—				
Fire department—		3,357	1	7
Marine department		55	18	0
Life department funds and outstanding liabilities as per separate balance sheet		11,129,690	17	7
		£15,862,028	11	8

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	464,805	1	8
Loans on life interests	102,834	6	2
Loans on reversions	37,575	4	2
Loans on stocks and shares	27,231	17	0
Investments (at Book values)—			
Municipal and county securities, United Kingdom	2,015	0	0
Indian and Colonial Government securities	44,114	0	0
Indian and Colonial Provincial securities	31,737	0	0
Indian and Colonial Municipal securities	169,866	0	0
Foreign Government securities	259,665	0	0
Foreign provincial securities	91,947	0	0
Foreign municipal securities	356,942	0	0
Railway and other debentures and debenture stocks, Home and Foreign	1,353,162	0	0
Railway and other preference and guaranteed stocks	234,272	0	0
Railway and other ordinary stocks	197,881	17	9
Freehold ground rents	26,345	4	2
House property	499,140	4	9
Salvage corps premises (company's share)	19,955	1	8
Life interests	7,116	18	4
Reversions	3,725	0	0
Agents' balances	540,085	17	1
Outstanding premiums (accident departments)	4,096	0	0
Oustanding interest, dividends and rents (less income tax)	5,462	17	8
Interest accrued but not payable (less income tax)	41,682	8	3
Bills receivable	10,570	19	8
Cash—On deposit	29,774	0	5
In hand and on current account	170,334	15	4
Life department assets, as per separate balance sheet	11,129,690	17	7
	£15,862,028	11	8

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

Statement for the Year ending December 31, 1912.

President—D. W. C. Skilton. | Secretaries—J. B. Knox and Thos. C. Temple.

Chief Agent in Canada—J. W. Tatley.

Principal Office—Hartford, Conn. | Head office in Canada—Montreal.

(Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
City of St. Boniface debentures, 1930, 5 per cent	$ 25,000 00	$ 26,000,00
Town of Outremont debentures, 1950, 5 per cent	25,000 00	26,000 00
City of Guelph debentures, 1929, 4½ per cent	20,000 00	19,800 00
City of Guelph bonds, 1919, 5 per cent	24,000 00	24,480 00
Town of Westmount debs., 1945, 4 per ecnt	50,000 00	48,000 00
City of Victoria bonds, 1928, 5 per cent	20,000 00	21,400 00
Town of St. Henri bonds, 1918, 1949, 4½ per cent	95,000 00	94,200 00
Province of New Brunswick bonds, 1922, 4 per cent	5,000 00	5,000 00
City of Brantford bonds, 1934, 4 per cent	20,000 00	19,000 00
Town of Montreal West debs., 1952, 5 p.c	10,000 00	10,400 00
Total deposit with the Receiver General	$ 294,000 00	$ 294,280 00
Imperial Bank stock, 479 shares	47,900 00	109,691 00
Total par and market values	$ 341,900 00	$ 403,971 00

Carried out at market value	$ 403,971 00
Cash at head office in Canada	1,232 12
Cash in Imperial Bank, Montreal	14,405 75
Agents' balances and outstanding premiums ($2,550.00 on business prior to Oct, 1. 1912)	51,522 61
Interest accrued	3,562 47
Office furniture, $1,371.74; maps and plans, $2,629.34	4,001 08
Total assets in Canada	$ 478,695 03

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses	$ 8,709 51

PHŒNIX OF HARTFORD—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, $263,338.07; carried out at 80 p.c.	$ 210,670 45
Due and accrued for salaries, rent, &c.	4,941 00
Taxes due and accrued	5,671 87
Total liabilities in Canada	$ 229,992 83

INCOME IN CANADA.

Gross cash received for premiums	$ 437,939 34	
Deduct reinsurance, $32,449.06; and return premiums, $53,564.28	86,013 34	
Net cash received for premiums		$ 351,926 00
Received for interest on investments		18,532 00
Total income in Canada		$ 370,458 00

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 24,448 79	
Deduct reinsurances	1,061 74	
Net amount paid for said losses	$ 23,387 05	
Amount paid for losses occurring during the year	$ 157,434 35	
Deduct savings, salvage and reinsurances	25,961 79	
Net amount paid for said losses	$ 131,472 56	
Total net amount paid for losses		$ 154,859 61
Commission or brokerage		68,562 57
Paid for salaries, head office officials, $14,138.43; travelling expenses, $3,874.44		18,012 87
Taxes		5,936 55
Miscellaneous payments, viz.: Underwriters' Association, $3,910.64; postage, telegrams, telephones and expenses, $2,162.25; printing and stationery $1,795.94; rents, $2,369.56; advertising, $363.07; exchange, $158.73; office furniture and fixtures, $391.14; sundries and supplies, $1,214.56; subscriptions, $232.07; total $12,597.96; less sales to Westchester, $463.26		12,134 70
Total expenditure in Canada		$ 259,506 30

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	23,732	$ 38,698,687	$ 484,320 58
Taken during the year, new and renewed	20,436	37,089,105	450,214 85
Total	44,168	$ 75,787,792	$ 934,535 43
Deduct terminated	16,363	30,892,743	379,285 71
Gross in force at end of year	27,805	$ 44,895,049	$ 555,249 72
Deduct reinsured		3,823,407	40,023 55
Net in force at December 31, 1912	27,805	$ 41,071,642	$ 515,226 17

PHŒNIX OF HARTFORD—*Continued.*

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 127,291 14
Mortgage loans on real estate, first liens	27,700 00
Loans secured by pledge of bonds, stocks or other collaterals	59,000 00
Book value of stocks and bonds owned by the company	8,870,092 00
Cash on hand, in trust companies and banks	758,842 94
Agents' debit balances	1,019,628 28
Total ledger assets	$10,862,554 36

NON-LEDGER ASSETS.

Interest due and accrued	$ 88,923 77
Rents accrued	1,168 24
Market value of real estate over book value	13,722 24
Market value of stocks and bonds over book value	780,078 50
Net cash value of premiums in course of collection	52,364 60
Reinsurance due from other companies	9,999 57
Amount due from American National bank in liquidation	7,070 00
Gross assets	$11,815,881 28
Deduct assets not admitted	9,831 87
Total admitted assets	$11,806,049 41

LIABILITIES.

Net amount of unpaid losses and claims	$ 485,001 34
Total unearned premiums	4,975,957 27
State, county, and municipal taxes due or accrued	160,000 00
Salaries, rents, &c., due or accrued	30,000 00
Total liabilities, excluding capital stock	$ 5,650,958 61
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	4,155,090 80
Total liabilities	$11,806,049 41

INCOME.

Net cash received for premiums	$ 5,176,471 41
Received for interest and dividends	442,811 03
Rents	14,089 68
Agents' balances charged off	592 16
Gross profit on sale or maturity of ledger assets	49,451 44
From Farmer and Mechanic's National Bank previously charged off	900 00
Total income	$ 5,684,315 72

PHŒNIX OF HARTFORD—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

DISBURSEMENTS.

Net amount paid during the year for losses	$ 2,738,007 24
Expenses of adjustment and settlement of losses	36,970 57
Dividends paid to stockholders (including $55,496.95 stockholders' tax)	375,496 95
Commission or brokerage	1,065,210 01
Rents	28,542 02
Salaries, $271,128.81; and expenses, $143,639.22; of special and general agents and branch office employees	414,768 03
Salaries, fees and all other charges of officers, directors, trustees and home office employees	144,919 53
Underwriters' boards and tariff associations	69,663 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	16,472 95
Inspections and surveys	18,693 94
Taxes on real estate	2,401 58
State taxes on premiums, Insurance Department licenses and fees	124,687 55
All other licenses, fees and taxes	23,401 83
Agents' balances charged off	88 98
Gross loss on sale or maturity of ledger assets	2,112 50
Federal corporation tax	4,637 43
All other payments and expenditures	118,934 37
Total expenditure	$ 5,185,009 07

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$819,894,990 00
Premiums thereon	7,288,083 68
Amount of policies terminated	788,578,842 00
Premiums thereon	7,175,485 22
Net amount in force on December 31, 1912	967,824,096 00
Premiums thereon	9,580,882 70

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. B. BRANCH. | Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Head Office in Canada—Montreal. | Chief Agents in Canada—ROBT. HAMPSON and SON, LTD.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value	Market value
Commonwealth of Massachusetts (Metropolitan Parks Loan), 1936, 3½ p.c.	$ 6,000	$ 5,580
State of Rhode Island (Metropolitan Parks), 1958, 3½ p.c.	100,000	95,000
	$ 106,000	$ 100,580

Carried out at market value	$ 100,580 00

Stocks owned by the company—

	Par value.	Market value.
100 shares Bank of Montreal	$ 10,000 00	$ 24,500 00
200 shares Canadian Bank of Commerce	10,000 00	22,000 00
Total par and market values	$ 20,000 00	$ 46,500 00

Carried out at market value	46,500 00
Interest accrued	729 99
Agents' balances and premiums uncollected	18,136 50
Total assets in Canada	$ 165,946 49

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 337 00	
Net amount of losses, unadjusted	4,240 13	
Total net amount of unsettled claims for losses		$ 4,577 13
Reserve of unearned premiums, $68,259.99; carried out at 80 p.c.		54,608 00
Taxes due and accrued		1,348 87
Total liabilities in Canada		$ 60,534 00

PROVIDENCE WASHINGTON—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 147,766 72	
Deduct reinsurance, $502.67; return premiums, $27,763.94	28,266 61	
Net cash received for premiums		$ 119,500 11
Received for interest on investments		4,305 00
Total income in Canada		$ 123,805 11

EXPENDITURE IN CANADA.

Total net amount paid for losses occurring during the year	$ 25,208 94
Commission or brokerage	32,288 76
Travelling expenses	1,249 63
Taxes	808 73
Miscellaneous expenditure, viz.:—Advertising, $282.80; maps and plans, $973.75; postage, telegrams, telephones and express, $482.07; printing and stationery, $1,250.81; board fees, $133.99; sundries, $216.06	3,339 48
	$ 62,895 54

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year—new	$ 12,975,305	$ 165,903 22
Deduct terminated	3,335,526	41,857 59
Gross in force at December 31, 1912	$ 9,639,779	$ 124,045 63
Deduct reinsured	36,880	502 67
Net in force at December 31, 1912	$ 9,602,899	$ 123,542 96

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,661,412 50
Cash on hand, in trust companies and in banks	449,477 56
Agents' balances and bills receivable	572,985 35
Other ledger assets	2,689 08
Total ledger assets	$ 3,686,564 49

NON-LEDGER ASSETS.

Interest due and accrued	30,834 16
Market value of bonds and stocks over book value	1,059,113 50
Gross assets	$ 4,776,512 15
Deduct assets not admitted	610 75
Total admitted assets	$ 4,775,901 40

PROVIDENCE WASHINGTON—*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$ 367,023 45
Total unearned premiums	2,302,819 37
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	5,000 00
Taxes due and accrued (estimated)	52,000 00
Total liabilities, except capital stock	$ 2,726,842 82
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,049,058 58
Total liabilities	$ 4,775,901 40

INCOME.

Net cash received for premiums	$ 3,261,916 42
Interest and dividends	137,495 72
Gross profit on sale or maturity of stocks	141,075 60
Gross increase by adjustment in book value of bonds and stock	17,376 25
All other income	7,250 00
Total income	$ 3,565,113 99

DISBURSEMENTS.

Net amount paid for losses	$ 1,830,386 82
Expenses of adjustment and settlement of losses	30,427 72
Dividends paid stockholders	75,000 00
Commission or brokerage	686,309 15
Salaries, $93,574.64; and expenses $30,566.04, of special and general agents	124,140 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees	119,213 95
Rents	14,282 90
Underwriters' boards and tariff associations	31,365 99
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	20,929 04
Inspections and surveys	12,680 09
State taxes on premiums, Insurance Department licenses and fees	71,702 71
All other licenses, fees and taxes	8,430 09
Gross loss on sale or maturity of stocks	17,737 50
Gross decrease, by adjustment, in book value of bonds and stocks	58,323 63
All other expenditure	74,933 99
Total disbursements	$ 3,175,864 26

RISKS AND PREMIUMS.

Fire Risks.

Amount of risks written or renewed during the year	$346,827,425 00
Premiums thereon	3,588,841 28
Amount of policies terminated	308,254,019 00
Premiums thereon	3,222,132 23
Net amount in force December 31, 1912	386,674,070 00
Premiums thereon	3,841,337 86

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SIR J. W. SCOTT, Bart. | Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER & Co., of Canada, Limited. | Head Office in Canada—Montreal.

(Established, October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

	£	$
Amount of joint stock capital authorized	250,000—	1,216,666 67
Amount subscribed for	180,000—	876,000 00
Amount paid up in cash	90,000—	438,000 00

ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
British consols, 1923, or later, 2½ per cent	$ 52,073 34	$ 39,120 00
City of Montreal stock, 1950, 4 per cent	4,866 66	4,915 34
Province of Saskatchewan stock, 1951, 4 per cent	24,333 33	23,603 33
Municipality of South Vancouver, 1961, 4 per cent	9,733 33	9,392 67
St. John & Quebec Ry. 1st Mtge.,1962, 4 per cent	24,333 33	23,968 33
Total par and maket values	$ 115,339 99	$ 100,999 67

Carried out at market value	$ 100,999 67
Cash at head office in Canada	10 00
Cash in Bank of Montreal	18,141 61
Agents' balances and premiums uncollected	1,713 98
Goad's plans	1,109 00
Total assets in Canada	$ 121,974 26

LIABILITIES IN CANADA.

Amount of losses, adjusted and unpaid	$ 14 00	
Amount of losses, unadjusted	4 88	
Total amount of unsettled losses		$ 18 88
Reserve of unearned premiums $17,144.65; carried out at 80 per cent		13,715 72
Accounts payable		1,309 06
Taxes due and accrued		200 00
Reinsurance premiums in unlicensed companies		6,964 23
Total liabilities in Canada		$ 22,207 89

PROVINCIAL INSURANCE COMPANY, LIMITED—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 34,892 79	
Deduct return premiums	5,510 91	
Net cash received for premiums		$ 29,381 88
Received for interest on investments		187 46
Reinsurance treaty profit		589 06
Total income in Canada		$ 30,158 40

EXPENDITURE IN CANADA.

Total net amount paid for losses	$ 2,945 23
Commission or brokerage	4,153 08
Salaries, fees and other charges of officials	874 98
Paid for taxes	1,334 26
All other payments, viz.:—Maps and plans, $4.63; exchange, $2.95	7 58
Total expenditure in Canada	$ 9,315 13

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	375	$ 2,875,548	$ 20,625 53
Taken during the year, new and renewed	935	4,906,584	33,987 41
Total	1,310	$ 7,782,132	$ 54,612 94
Deduct terminated	398	3,417,671	23,065 58
Gross and net in force at December 31, 1912	912	$ 4,364,461	$ 31,547 36

(*For General business Statement, see Appendix.*)

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—VICTOR CHATEAUVERT.

Secretary and Chief Agent—
COLIN E. SWORD.

Principal Office—Quebec.

(Organized, April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic. cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818).

CAPITAL.

Amount of capital authorized and subscribed..................	$ 225,000 00
Amount paid up in cash..................................	125,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real Estate (Company's Office, St. Peter St., Quebec)..........	$ 81,437 34

Bonds on deposit with Receiver General:—

	Par value.	Book value.	Market value.
City of Quebec Corporation bonds, 1914, 5 p.c..................................	$ 31,000 00	$ 31,960 00	$ 31,000 00
City of Quebec Corporation bonds, 1922, 1926, 4½ p.c..........................	7,000 00	7,340 00	7,070 00
New Brunswick bonds, 1914, 4½ p.c.....	10,000 00	11,000 00	10,000 00
City of Hull bonds, 1936, 5 p.c..........	10,000 00	10,500 00	10,200 00
City of Three Rivers bonds, 1931, 4 p.c.	10,000 00	10,000 00	9,275 00
Province of Manitoba, 1947, 4 p.c.......	46,720 00	48,121 59	45,318 40
City of Vancouver sterling debentures, 1947-1948, 4 p.c.....................	5,840 00	5,869 20	5,518 80
City of Montreal Technical School, 1949, 4 p.c..........................	29,200 00	28,948 88	28,470 00
Total with Receiver General.......	$ 149,760 00	$ 153,739 67	$ 146,852 20

Other bonds owned by the company:—

†Egyptian Unified debt, 1912, 4 p.c.....	$ 19,466 67	$ 19,442 34	$ 19,150 34
†City of Vancouver, 1947-1948, 4 p.c.....	13,626 67	13,694 80	12,877 21
†City of Hull, P.Q., bonds, 1937, 4 p.c...	19,500 00	19,180 73	18,762 90
†City of Fort William debs., 1925-40, 4½ p.c................................	24,333 33	24,820 00	22,812 50
†City of Toronto sterling bonds, 1944, 3½ p.c..............................	12,166 66	10,950 00	10,602 03
Total..........................	$ 89,093 33	$ 88,087 87	$ 84,204 98

---

†Held by Company's attorneys at Liverpool, England.

QUEBEC—*Continued.*

ASSETS—*Concluded.*

*Stocks owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway 4 p.c. preference stock	$ 27,632 93	$ 32,195 00	$ 27,840 18
Canadian Pacific Railway perpetual Consolidated 4 p.c. debenture stock	48,666 67	51,465 00	48,666 67
British Columbia Electric Railway perpetual Consolidated 4¼ p.c. debenture stock	24,333 33	22,873 33	23,603 33
Canadian Northern 4 p. c. perpetual Consolidated debenture stock	48,666 66	45,746 67	44,773 33
Total stocks	$ 149,299 59	$ 152,280 00	$ 144,883 51
Total par, book and market values of bonds and stocks	$ 388,152 92	$ 394,107 54	$ 375,940 69

Carried out at book value		$ 394,107 54
Cash at head office		1,485 35
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.		52,684 84
Cash in banks, viz:—		
Bank of British North America, Quebec	$ 25,046 85	
" " Montreal	1,545 49	
Dominion Bank, Toronto	7,444 56	
Canadian Bank of Commerce, Winnipeg	4,160 26	
Quebec Bank, Toronto	354 76	
Canada Permanent Mortgage Corporation, Toronto	10,000 00	
Total cash in banks		48,551 92
Total ledger assets		$ 578,266 99
Market value of bonds and stocks under book value		18,166 85
		$ 560,100 14

OTHER ASSETS.

Interest accrued	3,633 04
Rents due, $100; accrued, $528.33	628 33
Agents' balances and premiums uncollected ($563.51 on business prior to Oct, 1. 1912)	27,773 43
Total assets	$ 592,134 94

LIABILITIES.

Net amount of unsettled, adjusted but unpaid claims for losses	$ 3,189 58
Total reserve of unearned premiums, $162,453.45; carried out at 80 per cent	129,962 76
Taxes due and accrued	2,739 98
Loan from London and Lancashire Fire	2,000 00
Total liabilities, except capital stock	$ 137,892 32
Excess of assets over liabilities	$ 454,242 62
Capital stock paid up in cash	125,000 00
Surplus over liabilities and capital	$ 329,242 62

---

*Held by Company's attorneys at Liverpool, England.

QUEBEC—*Continued.*

INCOME.

Gross cash received for premiums	$ 251,126 78	
Deduct reinsurance, $8,256.62; and return premiums $26,108.12	34,364 74	
Net cash received for premiums		$ 216,762 04
Received for interest		18,517 64
Received for rent		4,969 99
Total income		$ 240,249 67

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 2,784 85	
Deduct reinsurance	94 80	
Net amount paid for said losses	$ 2,690 05	
Amount paid for losses occurring during the year	$ 94,889 16	
Deduct reinsurances	3,389 40	
Net amount paid for said losses	$ 91,499 76	
Total net amount paid for losses		$ 94,189 81
Amount paid for dividends and bonus		37,500 00
Commission or brokerage		40,096 12
Paid salaries for head office officials, $16,068.81; directors' fees, $220; travelling expenses, $395.23		16,684 04
Taxes		4,253 81
Miscellaneous payments, viz.:—Printing and stationery, $1,480.14; rent, $1,771.35; plans and maps, $592.21; postage, exchange, express, telegrams and telephones, $1,232.55; sundries, $88.46; advertising, $557.74; office charges, $1,124.94; Underwriters' Association, $2,087.28; inspections and surveys, $779.66; legal expenses, $15.58; furniture and fixtures, $229.77		9,959 68
Total expenditure		$ 202,683 46

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911		$ 539,300 78
Amount of cash income as above		240,249 67
Total		$ 779,550 45
Amount of expenditure	$ 202,683 46	
Amount written off ledger assets not included in above	600 00	
Total		203,283 46
Balance, net ledger assets ($578,266.99; less $2,000 loan) at December 31, 1912		$ 576,266 99

QUEBEC—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement...	17,065	$ 25,298,785	$ 296,503 39
Taken during the year, new and renewed.......	10,306	21,752,109	249,689 79
Total..............................	27,371	$ 47,050,894	$ 546,193 18
Deduct terminated...........................	8,822	19,887,027	227,176 17
Gross in force at end of year....................	18,549	$ 27,163,867	$ 319,017 01
Deduct reinsured..		580,062	7,176 76
Net in force at Dec. 31, 1912....................	18,549	$ 26,583,805	$ 311,840 25

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDWARD F. BEDDALL. | Secretary—N. S. BARTOW.
Principal Office—New York.
Agent in Canada—WILLIAM MACKAY. | Head office in Canada—
1709 Notre Dame St., Montreal.

(Incorporated, Sept. 11, 1891. Commenced business in Canada, Nov. 2, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Halifax, 5 per cent stock	$ 60,000 00	$ 72,000 00
New Zealand, 4 per cent stock, 1929	48,666 66	49,000 00
Province of Quebec, 3 per cent inscribed stock, 1937	30,416 67	25,418 75
Province of Manitoba Drainage 4 per cent debentures, 1935-1937	40,000 00	39,200 00
Canadian Northern Railway guaranteed, 4 per cent bonds, 1930	48,666 66	47,206 66
City of Toronto Consol. 3½ per cent debentures, 1929	48,666 67	43,800 00
City of Toronto Gen. Cons. Loan Debs., 1948, 4 p.c.	35,040 00	33,288 00
City of Montreal, 3½ Consol. debenture stock, 1942	34,066 67	29,297 33
City of Montreal Sinking Fund, 4 per cent debentures, 1942	70,000 00	67,900 00
City of Ottawa 3½ per cent bonds, 1928	30,000 00	27,600 00
City of Winnipeg 4 per cent debentures, 1919	12,000 00	11,880 00
Montreal Harbour 4 per cent debentures, 1924	10,000 00	9,200 00
Province of Ontario 3½ per cent bonds, 1936	40,000 00	36,800 00
Province of Ontario 4 per cent debentures, 1939	30,000 00	30,600 00
City of Victoria 4 per cent debentures, 1918	20,000 00	19,800 00
City of St. Henri School debentures, 1949, 4½ per cent	32,000 00	30,720 00
Total par and market values	$ 589,523 33	$ 573,710 74

Carried out at market value		$ 573,710 74
Cash at head office in Canada		7,509 97
Cash in banks, viz:—		
Royal Bank, Halifax	$ 1,834 12	
Dominion Bank, Montreal	13,822 38	
" " Winnipeg	3,985 44	
" " Calgary	4,580 51	
Total cash in banks		24,222 45
Interest accrued		7,403 99
Agents' balances and premiums outstanding ($108.36 on business prior to Oct. 1, 1912) fire		55,424 43
Agents' balances, automobile		2,228 80
Office furniture and plans		3,000 00
		$ 673,500 38

QUEEN—*Continued.*

LIABILITIES IN CANADA.

For Fire Losses.		
Net amount of losses, unadjusted	$ 24,330 00	
" " resisted, in suit	10,000 00	
Net amount of unsettled claims for fire losses (of which $10,992 accrued prior to 1912)	$ 34,330 00	
Net amount of unadjusted automobile claims	1,500 00	
Total net amount of unsettled claims for losses	$	35,830 00
Reserve of unearned premiums, fire $455,075.53; other, $18,211.31; total, $473,286.84; carried out at 80 per cent thereof		378,629 47
Due for return premiums, $96.82; reinsurance, $395.23		492 05
Due and accrued for salaries, rent, &c.		95 33
Due and accrued for taxes, fire, $6,586.36; other, $321.45		6,907 81
Total liabilities in Canada	$	421,954 66

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 666,209 64	
Deduct reinsurance, $14,500.59; and return premiums $73,723.75	88,224 34	
Net cash received for said premiums	$ 577,985 30	
Automobile Risks.		
Gross cash received for premiums	$ 41,845 91	
Deduct return premiums	5,480 56	
Net cash received for said premiums	$ 36,365 35	
Inland Transportation Risks.		
Net cash received for inland transportation premiums	$ 69 82	
Total net cash received for all premiums	$	614,420 47
Received for interest on investments		22,947 38
Total income in Canada	$	637,367 85

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 51,310 15	
Deduct savings, salvage and reinsurance	379 94	
Net amount paid for said losses	$ 50,930 21	
Amount paid for losses occurring during the year	$ 272,536 14	
Deduct savings, salvage, and reinsurances	8,387 65	
Net amount paid for said losses	$ 264,148 49	
Automobile Risks.		
Net amount paid for automobile losses	$ 2,312 67	
Total net amount paid for losses	$	317,391 37
Commission or brokerage, fire, $107,091.69; other, $6,531.30		113,622 99
Paid for salaries, head office officials, fire, $4,988; other, $1,125.25; do. of agents, $33,758.62; auditors' fees, $208.53; travelling expenses, $482.65		40,563 05
Taxes, fire, $8,737.98; other, $61.92		8,799 90
Miscellaneous payments, fire, viz.:—Postage, express and telegrams, telephones and express, $3,877.99; printing and stationery, $5,378.72; advertising, $894.93; Underwriters' Association, $5,269.91; rent, $5,123.01; maps and plans, $2,235.37; office furniture and fixtures, $1,047.56; legal expenses, $92.50; sundries and general office expenses, $1,959.18; inspections and surveys, $2,063.71		27,942 88

QUEEN—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, other viz.:—Advertising, $20.58; postage telegrams, telephones and express, $17.36; printing and stationery, $253.68; Underwriters' Association, $34.10; sundries, $73.83	$ 399 55
Total expenditure in Canada	$ 508,719 74

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 68,108 922	$ 920,656 22
Policies taken during the year, new and renewed	51,369,612	673,101 13
Total	$119,478,534	$1,593,757 35
Deduct terminated	46,320,275	641,916 24
Gross in force at end of year	$ 73,158,259	$ 951,841 11
Deduct reinsured	2,002,689	22,117 32
Net in force at December 31, 1912	$ 71,155,570	$ 929,723 79
Automobile Risks.		
Gross policies in force at date of last statement	$ 309,510	$ 7,297 98
Taken during the year, new and renewed	1,749,424	43,190 45
Total	$ 2,058,934	$ 50,488 43
Deduct terminated	585,009	14,065 80
Gross and net in force at December 31, 1912	$ 1,473,925	$ 36,422 63
Inland Transportation Risks.		
Policies taken during the year, new and renewed	$ 489,675	$ 69 14
Deduct terminated	489,675	69 14

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 65,000 00
Book value of stocks and bonds owned by the company	8,805,876 27
Cash on hand, in trust companies and banks	428,520 60
Agents' balances and bills receivable	786,461 09
Total ledger assets	$10,085,857 96

NON-LEDGER ASSETS.

Interest due and accrued	85,304 17
Due for reinsurance on losses paid	15,148 62
Commission on unpaid reinsurance premiums	13,668 44
Gross assets	$10,199,979 19
Deduct assets not admitted	205,529 18
Total admitted assets	$ 9,994,450 01

QUEEN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 411,817 33
Total unearned premiums	4,382,872 80
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	27,218 08
State, county and municipal taxes, due or accrued	96,004 24
Commission, brokerage and other charges, due or to become due to agents and brokers	13,664 29
Reinsurance and return premiums	69,447 29
Pension obligations	32,280 00
Total liabilities, excluding capital stock	$ 5,033,304 03
Capital stock paid up in cash	1,000,000 00
Surplus beyond liabilities, including capital stock	3,961,145 98
Total liabilities	$ 9,994,450 01

INCOME.

Net cash received for premiums	$ 5,009,026 09
Interest and dividends	350,102 00
From agents' balances previously charged off	9 85
Gross profit on sale or maturity of stocks	29,609 89
Total income	$ 5,388,747 83

DISBURSEMENTS.

Net amount paid for losses	$ 2,545,020 56
Expenses of adjustment and settlement of losses	64,730 27
Cash dividends paid stockholders	300,000 00
Commission or brokerage	951,067 53
Allowances to local agencies for miscellaneous agency expenses	21,011 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	331,883 42
Salaries; $107,307.45, and expenses, $70,939.77; of special and general agents	178,247 22
Rent	47,060 96
Underwriters' boards and tariff associations	51,342 53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	29,724 58
Inspections and surveys	25,480 36
State taxes on premiums, Insurance Department licenses and fees	99,419 35
All other licenses, fees and taxes	21,840 57
Agents' balances charged off	146 95
Gross decrease, by adjustment, in book value of bonds	29,534 64
All other expenditure	149,199 68
Total expenditure	$ 4,845,710 04

QUEEN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Concluded.*

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$532,871,425 00
Premiums thereon	6,055,268 36
Amount terminated during the year	497,620,277 00
Premiums thereon	5,795,610 41
Net amount in force at December 31, 1912	730,867,190 00
Premiums thereon	8,058,660 54

MARINE AND INLAND

Net amount in force at December 31, 1912	$16,829,120 00
Premiums thereon	427,691 57

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—N. BERNIER.

Secretary and Chief Agent—
A. AUDET.

Principal Office—Rimouski, P.Q.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII., 1906, cap. 116. Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	150,000 00
Amount paid up in cash	100,000 00

(*For list of Shareholders, see Appendix.*)

LEDGER ASSETS.

Value of real estate	$ 25,000 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
*Town of St. Germain de Rimouski, 1955-1956, 4½ per cent	$ 55,000 00	$ 55,000 00	$ 55,000 00
Kamouraska Telephone Company, 1922, 5 per cent	20,000 00	20,000 00	20,000 00
Town of Battleford, 1915, 5 p.c	2,000 00	2,000,00	2,000 00
Town of Ladysmith, 1926, 6 p.c	3,000 00	3,000 00	3,000 00
Steel Co. of Canada, 1940, 6 p.c	5,000 00	5,097 12	4,950 00
Price Bros. Co. Ltd., 1940, 5 p.c	6,326 66	5,489 46	5,440 93
Canada Cement Co., 1929, 6 p.c	5,000 00	5,082 01	5,010 00
Total par, book and market values	$ 96,326 66	$ 95,668 59	$ 95,400 93

Carried out at book value	95,668 59
Cash at head office	169 90

Cash in banks, viz.:—

La Banque Nationale, Rimouski; $74,141.41; less outstanding cheques, $20,820.48	$ 53,320 93	
Standard Bank, Toronto. $49,620.08, less outstanding cheques, $118.33	49,501 75	
Canadian Bank of Commerce, Rimouski	16,741 19	
Royal Bank, Toronto	9,040 68	
Carnegie Trust	4,653 17	
Total cash in banks		133,257 72
Total ledger assets		$ 254,096 21

---

*In deposit with Receiver General.

LA COMPAGNIE DE RIMOUSKI—*Continued.*

OTHER ASSETS.

Interest accrued.....$	499 26
Rents due, $47.50; accrued, $225.....	272 50
Agents' balances and premiuns uncollected ($6,825.40 on business prior to Oct. 1, 1912.).....	31,482 93
Office furniture, $2,065.21; Goad's plans, $10,479.19.....	12,544 40
Reinsurance on claims.....	23,302 58
Bills receivable held by company (judgment).....	5,284 40
Total assets.....$	327,482 28

(1) LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....$	27,160 16	
" " " ", resisted, in suit.....	3,350 00	
Total net amount of unsettled claims.....$		30,510 16
Reserve of unearned premiums, $213,991.22; carried out at 80 per cent.....		171,192 98
Reinsurance premiums.....		23,220 53
Taxes due and accrued.....		1,719 64
Total liabilities in Canada.....$		226,643 31

(2) LIABILITIES IN OTHER COUNTRIES.

Net amount of unsettled, unadjusted losses, ($500 resisted, in suit)$	3,074 99
Reserve of unearned premiums, $10,062.23; carried out at 80 per cent.....	8,049 78
Total liabilities in other countries.....$	11,124 77
Total liabilities in all countries, except capital stock.....$	237,768 08
Excess of assets over liabilities.....$	89,714 20
Capital stock paid up in cash.....	100,000 00

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums.....$	505,623 37	$ 31,146 47	
Deduct reinsurance, $113,634.60; and return premiums, $85,934.68.....	199,569 28	.....	
Net cash received for said premiums.....$	306,054 09	$ 31,146 47	
Net cash received for premiums in all countries.....$			337,200 56
Mutual system premiums.....			4,944 28
Received for interest on investments.....			5,160 10
Rents.....			595 84
Transfer fees, etc.....			9 75
Total Income.....$			347,910 53

LA COMPAGNIE DE RIMOUSKI—*Continued.*

EXPENDITURE.

	In Canada.
Amount paid for losses occurring in previous years	$ 50,046 73
Deduct reinsurances	3,262 67
Net amount paid for said losses	$ 46,784 06
Amount paid for losses occurring during the year	$ 240,472 09
Deduct reinsurances	62,469 11
Net amount paid for said losses	$ 178,002 98

Total net amount paid for losses	$ 224,787 04
Commission or brokerage	85,930 52
Paid for salaries, home office officials, $9,807.53; general and special agents, $4,400; directors' fees, $2,100; auditors' fees, $200; travelling expenses, $5,277.09	21,784 62
Taxes	4,969 63
All other expenditure, viz.:—Advertising, $702.45; express, telephones, postage and telegrams, $1,437.10; office furniture and fixtures, $200; stationery and printing, $3,103.24; maps and plans, $2,011.62; expenses Western agency; $5,000; legal fees, $1,870.91; building $348.65	14,673 97
Total expenditure	$ 352,145 78

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$ 258,331 46
Amount of cash income as above	347,910 53
Total	$ 606,241 99
Amount of expenditure as above	352,145 78
Balance, net ledger assets, December 31, 1912	$ 254,096 21

LA COMPAGNIE DE RIMOUSKI—*Concluded*

RISKS AND PREMIUMS.

—	In Canada.		In other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement....	41,538,278	611,034 68	423,037	8,709 19	41,961,315	619,743 87
Taken during the year, new and renewed.........	32,783,630	504,630 04	1,530,391	29,642 99	34,314,021	534,273 03
Total..............	74,321,908	1,115,664 72	1,953,428	38,352 18	76,275,336	1,154,016 90
Deduct terminated.........	35,703,840	557,112 72	928,384	18,963 63	36,632,224	576,076 35
Gross in force at end of year.	38,618,068	558,552 00	1,025,044	19,388 55	39,643,112	577,940 55
Deduct reinsured...........	9,105,178	142,035 47	11,333	169 43	9,116,511	142,204 90
Net in force at December 31, 1912..................	29,512,890	416,516 53	1,013,711	19,219 12	30,526,601	435,735 65

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Governor—Sir NEVILLE LUBBOCK—K.C.M.G. | Secretary—W. H. WHYMPER.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY. | Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$ 9,733,333 33
Amount subscribed for and paid up in cash, £689,219 17s. 10d.	3,354,203 46

ASSETS IN CANADA.

Value of real estate held by the company			$ 75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens			24,700 00
Bonds and debentures in deposit with the Receiver General, viz.:—			
	Par value.	Market value.	
Irish Land Stock, 1933 or later, 2¾ per cent	$ 306,599 99	$ 231,483 00	
Carried out at market value			231,483 00
Other bonds and debentures owned by company:—			
	Par value.	Market value.	
Provincial L. H. & P. Co., 1946, 5 p.c.	$ 25,000 00	$ 25,500 00	
Carried out at market value			25,500 00
Cash at head office in Canada, (fire) $11,363.71; (other) $100			11,463 71
Cash in Bank of Montreal, (fire) $7,651.48; (other) $3,904 37; Canadian Bank of Commerce, (fire) $10,245.46; Bank of Br. North America, (fire) $5,000			26,801 31
Rents due			203 34
Interest accrued			164 66
Agents' balances and premiums uncollected (fire)			30,819 27
Agents' balances and premiums due and uncollected on policies in force (other)—			
Accident		$ 1,640 87	
Sickness		1,431 34	
Employers' liability		505 00	
Total, $3,577.21. Less commission, $1,109.22			2,467 99
Office furniture (fire) $6,035.17; (other) $2,434.83			8,470 00
Due from other companies for reinsurance			109 29
Total assets in Canada			$ 437,182 57

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire)	$ 1,092 75	
" " " " (sickness)	425 00	
" " " " (employers' liability)	100 00	
Total net amount of unsettled losses		$ 1,617 75
Reserve of unearned premiums, (fire) $220,868.67; accident, $2,569.23; sickness $2,241.25; employers' liability, $2,806.12. Total $228,485.27, carried out at 80 per cent		182,788 21
Due from reinsuring companies		1,395 36
Taxes dues and accrued (fire) $4,063.33; (other) $204.25		4,267 58
Total liabilities in Canada		$ 190,068 90

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 386,935 13	
Deduct reinsurances, $5,101.29; and return premiums, $59,748.71	64,850 00	
Net cash received for said premiums	$ 322,085 13	
Accident Risks.		
Gross cash received for premiums	$ 4,025 35	
Deduct reinsurance, $362.25; and return premiums $218.00	580 25	
Net cash received for said premiums	$ 3,445 10	
Employers' Liability Risks.		
Gross cash received for premiums	$ 9,128 17	
Deduct reinsurance, $3,484.93; and return premiums, $1,092.00	4,576 93	
Net cash received for said premiums	$ 4,551 24	
Sickness Risks.		
Gross cash received for premiums	$ 3,368 66	
Deduct reinsurance $238; and return premiums, $79.50	317 50	
Net cash received for said premiums	$ 3,051 16	
Total net cash received for premiums		$ 333,132 63
Received for interest on investments		13,332 93
Received for rents		5,407 34
Total income in Canada		$ 351,872 90

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 18,737 95	
Amount paid for losses occurring during the year	$ 128,771 28	
Deduct savings, salvage and reinsurances	1,204 24	
Net amount paid for said losses	$ 127,567 04	
Net amount paid for fire losses	$ 146,304 99	
Accident Risks.		
Net amount paid for losses occurring during the year	$ 315 36	
Employers' Liability Risks.		
Net amount paid for losses occurring during the year	$ 296 00	
Sickness Risks.		
Net amount paid for losses occurring during the year	$ 179 65	
Total net amount paid for losses		$ 147,096 00

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage (fire) $60,353.64; (other) $2,782.02......$	63,135 66
Paid for salaries, head office officials, (fire) $15,791.69; (other) $5,154.23; directors' fees, $966.66; auditors' fees, $400; travelling expenses, (fire) $4,429.55; (other) $794.25........	27,536 38
Taxes, (fire)$3,196.16; (other) $272.09........................	3,468 25
All other payments, fire, viz.:—Advertising, $1,386.16; exchange, $119.79; express, telephones, postage and telegrams, $1,625.53; maps and plans, $451.70; rents, $3,276.66; papers and periodicals, $25.20; Underwriters' Boards, Tariff Associations, $3,360.57; legal fees, $57.60; printing and stationery, $3,746.15; furniture and fixtures, $639.98; sundry expenses, $835.43	15,524 77
All other payments, other, viz.:—Advertising, $108.75; furniture and fixtures, $2,434.83; legal fees, $40; postage, telegrams, telephones and express, $260.20; printing and stationery, $2,979.56; rent, $535.74; board fees, $50; sundries, $107.92; general expenses, $900................................	7,417 00
Total expenditure in Canada....................$	264,178 06

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	No.		Amount.		Premiums.
Gross policies in force at date of last statement..................................	5,546	$	15,819,777	$	219,601 04
Policies taken during the year, new and renewed..............................	10,316		33,692,274		395,400 34
Total..................................	15,862	$	49,512,051	$	615,001 38
Deduct terminated.......................	8,126		19,188,120		224,741 14
Gross in force at end of year................	7,736	$	30,323,931	$	390,260 24
Deduct reinsured..................................			685,800		7,035 33
Net in force at December 31, 1912..........	7,736	$	29,638,131	$	383,224 91

Accident Risks.

Policies taken during the year, new........	172	$	1,138,000	$	5,666 22
Deduct terminated.......................	7		36,500		218 00
Gross in force at end of year................	165	$	1,101,500	$	5,448 22
Deduct reinsured..................................			58,000		309 75
Net in force at December, 31, 1912.........	165	$	1,043,500	$	5,138 47

Employers' Liability Risks.

Policies taken during the year, new	42	$	420,000	$	9,633 17
Deduct terminated	4		40,000		1,092 00
Gross in force at end of year................	38	$	380,000	$	8,541 17
Deduct reinsured..................................			10,000		3,484 93
Net in force at December 31, 1912..........	38	$	370,000	$	5,056 24

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sickness Risks.	No.	Amount.	Premiums.
Policies taken during the year, new........	219	....	$ 4,621 25
Policies taken during the year, renewed.....	5	....	175 75
Total..................................	224	....	$ 4,800 00
Deduct terminated........................	4	....	79 50
Gross in force at end of year................	220	....	$ 4,720 50
Deduct reinsured.................................		....	238 00
Net in force at December 31, 1912..........	220	....	$ 4,482 50

(*For General Business Statement, see Appendix.*)

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—JOHN RANKIN. | Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal. | Manager in Canada—WM. MACKAY.

(Established, May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Joint stock capital authorized, £3,000,000 sterling	$14,600,000 00
Capital stock subscribed for, £2,944,680 sterling	14,330,776 00
Amount paid up in cash, £441,702 sterling	2,149,616 40

ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—Building situate Notre Dame street and Place d'Armes square, Montreal, $450,000; building situate 27 and 29 Wellington street east, Toronto, $75,000	$ 525,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	586,250 00

Stocks and bonds in deposit with Receiver General:—

	Par value.	Market value.
Canada 3½ per cent, stock, 1930–1950	$ 153,300 00	$ 147,168 00
Province of Quebec, 3 per cent stock, 1937	17,033 33	17,033 33
Canadian Northern Ry. guaranteed 4 per cent bonds, 1930	504,186 67	489,061 07
Can. Nor. Ont. Ry. (1st mtge. deb. stock) 1938, 3½ p.c	486,666 67	445,300 00
Province of Nova Scotia 3½ per cent bonds, 1945	108,040 00	95,615 40
Province of New Brunswick 4 per cent and 3 per cent bonds, 1922, 1938	102,366 67	88,495 00
Province of Manitoba 4 per cent bonds, 1924–1937	125,000 00	123,750 00
Province of British Columbia 3½ per cent bonds, 1937	100,000 00	90,500 00
City of Montreal R.C. school 4 per cent bonds, 1945	50,000 00	52,250 00
City of Victoria 4½ per cent bonds, 1943	60 000 00	62,850 00
City of Toronto, 3½ per cent bonds, 1945	97,333 33	86,626 66
City of Vancouver 4 per cent, 1945–1946	50,000 00	47,750 00
Province of Ontario debentures, 1939, 4 per cent	50,000 00	50,000 00
Queen Victoria Niagara Falls Park bonds, 1927, 4 p.c.	25,000 00	24,625 00
City of Hull bonds, 1937, 4 per cent	40,500 00	36,855 00
Total par and market values	$ 1,969,426 67	$ 1,857,879 46

Carried out at market value	1,857,879 46
Loans on security of the company's policies (life department)	50,173 27
Cash at head office in Canada	5,797 83

THE ROYAL INSURANCE COMPANY—*Continued.*

ASSETS IN CANADA—*Concluded.*

Cash in banks, viz.:—		
Bank of Nova Scotia, Halifax	$ 4,024 67	
Royal Bank, Montreal	31,525 73	
Molsons Bank Montreal, fire account, $22,431.23; life account, $25,390.32	47,821 55	
Royal Bank, Winnipeg	2,620 36	
Royal Bank, Toronto	1,700 53	
Molsons Bank, Calgary	7,242 20	
Total cash in banks		$ 94,935 04
Interest accrued: fire, $17,602.69; life, $1,251.60; due: life, $333.48.		19,187 77
Rents due, $393.74; accrued, $4,325.04		4,718 78
Net outstanding and deferred premiums, life policies		49,789 30
Agents' balances and premiums uncollected (fire) ($336.43 was on business prior to October 1, 1912)		127,922 60
Office furniture, fixtures, maps and plans		8,500 00
Total assets in Canada (fire and life)		$ 3,330,154 05

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses	$ 54,124 00
Reserve of unearned premiums, $1,026,133.93; carried out at 80 per cent	820,907 14
Liabilities under life branch	793,466 18
Taxes due and accrued	13,206 50
Due and accrued for salaries, rent, &c	159 90
Due for return premiums, $11.55; reinsurance premiums, $2,304.77	2,316 32
Total liabilities in Canada (fire and life)	$ 1,684,180 04

INCOME IN CANADA (FIRE BRANCH.)

Gross cash received for fire premiums	$ 1,461,948 23	
Deduct reinsurance, $35,925.56; return premiums, $158,224.47	194,150 03	
Net cash received for fire premiums		$ 1,267,798 20
Received for interest on investments		74,691 82
Rents		21,830 73
Total income in Canada		$ 1,364,320 75

EXPENDITURE IN CANADA (FIRE BRANCH.)

Amount paid for losses occurring in previous years	$ 121,828 76	
Deduct savings, salvages and reinsurance	27,820 41	
Net amount paid for said losses	$ 94,008 35	
Amount paid for losses occurring during the year	$ 707,153 94	
Deduct reinsurance, savings and salvage	24,076 99	
Net amount paid for said losses	$ 683,076 95	
Total net amount paid for fire losses		$ 777,085 30

THE ROYAL INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA (FIRE BRANCH)—*Concluded.*

Paid for commission or brokerage	$ 228,784 91
Paid for salaries, head office officials, $9,976; do., agents, $85,913.49; auditors' fees, $525.89; travelling expenses, $1,189.20	97,604 58
Taxes	15,259 39
Miscellaneous payments, viz.:—Printing and stationery, $11,472.95; inspections and surveys, $4,261.85; underwriters' associations, $9,820.69; advertising, $1,793.47; rents, $12,461.63; postage, telegrams and express, $6,727.80; maps and plans, $3,070.12; office furniture and fixtures, $2,348.15; legal expenses, $329.50; sundries and office expenses, $5,614.92	57,901 08
Total expenditure in Canada	$ 1,176,635 26

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 166,256,638	$ 2,040,640 55
Taken during the year, new and renewed	120,324,763	1,458,790 31
Total	$ 286,581,401	$ 3,499,430 86
Deduct terminated	105,454,804	1,311,916 15
Gross in force at end of year	$ 181,126,597	$ 2,187,514 71
Deduct reinsured	8,952,667	120,746 75
Net in force at December 31, 1912	$ 172,173,930	$ 2,066,767 96

(*For General Business Statement, see Appendix.*)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—RT. HON. LORD STRATHCONA and MOUNT ROYAL, G.C.M.G., G.C.V.O.
Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—ESINHART & EVANS.
Head Office in Canada—Montreal.

(Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized, £6,000,000	$29,200,000 00
Amount subscribed for, £4,886,360	23,780,285 33
Amount paid up in cash, £300,000	1,460,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens	$ 706,939 20

Bonds and stocks in deposit with Receiver General:—

	Par value.	Market value.
City of St. John 4 per cent debentures, 1936	$ 2,000 00	$ 2,000 00
City of Hamilton, Ont., 4 per cent bonds, 1934	48,666 66	45,746 66
City of London, Ont., 4 per cent bonds, 1925	25,000 00	23,500 00
City of Brantford debentures, 1930, 4 per cent	30,000 00	28,200 00
City of Edmonton, stock, 1929, 4½ per cent	48,666 66	47,206 67
City of St. Boniface debentures, 1928, 5 per cent	50,310 38	52,322 80
City of Toronto St. Ry. debs., 1918, 4 per cent	50,000 00	48,315 32
City of Ottawa School debs., 1941, 4 per cent	50,000 00	49,500 00
City of Quebec bonds, 1933, 3½ per cent	6,000 00	6,150 00
City of Brantford, L. I. bonds, 1928, 4½ per cent	10,000 00	10,000 00
Total par and market values	$ 320,643 70	$ 312,941 45

Carried out at market value	312,941 45

Stocks owned by the company, viz.:—

	Par value.	Market value.
Grand Trunk perpetual 5 per cent stock	$ 50,000 00	$ 62,500 00
Canada Permanent Mortgage 4 per cent stock	5,000 00	5,000 00
City of Montreal Permanent 3 per cent debenture stock	121,666 67	90,033 34
Total par and market values	$ 176,666 67	$ 157,533 34

Carried out at market value	157,533 34

Cash in banks, viz.:—

Imperial Bank of Canada	$ 75,036 75	
Union Bank of Canada	12,560 23	
Total cash in banks		87,596 98

THE SCOTTISH UNION AND NATIONAL—*Continued.*

ASSETS IN CANADA—*Concluded.*

Interest due, $1,500; accrued, $263.33	$ 1,763 33
Agents' balances and premiums uncollected ($424.32 was on business prior to Oct. 1, 1912)	22,264 78
*Total assets in Canada	$ 1,289,039 08

---

*Besides these there are other Canadian investments held at Hartford, the U.S. branch of the company as follows:—

Bonds and debentures owned—

	Par value.	Market value.
Manitoba Provincial Bonds, 1928, 4 per cent	$ 50,000 00	$ 50,000 00
Manitoba Municipal Comm. Dbrs., 1918, 4 per cent	30,000 00	30,000 00
Ontario Government Certificates, 1924-41, 4½ per cent	76,704 00	76,700 00
Cities, Brandon, ,Man., 1939, 5 per cent	7,000 00	7,340 00
Brandon, Man., 1939, 4½ per cent	38,000 00	39,855 00
Brantford, Ont., 1928, 4½ per cent	10,000 00	10,086 00
Calgary, 1928-37, 4½ per cent	50,805 00	52,335 00
Edmonton, 1943-45, 4½ per cent	50,000 00	51,000 00
Fort William, 1939, 4½ per cent	50,000 00	51,840 00
Guelph, 1925-30, 4½ per cent	50,050 00	52,805 00
Halifax, N.S., 1926-45, 4 per cent	100,000 00	101,860 00
Kingston, 1915, 4½ per cent	24,428 00	25,180 00
Lethbridge, Alta, 1940, 4½ per cent	25,000 00	25,605 00
Montreal debentures, 1933, 3½ per cent	25,000 00	25,000 00
Montreal debentures, 1949, 4 per cent	50,000 00	50,000 00
Moosejaw, Sask,. 1918-38, 5 per cent	50,167 00	50,167 00
Point Grey, B. C., 1960, 5 per cent	25,000 00	27,335 00
Port Arthur, 1928-37, 5 per cent	40,000 00	42,995 00
Quebec, 1925, 4 per cent	6,000 00	6,150 00
Quebec, 1925, 4½ per cent	25,000 00	25,625 00
Regina, 1924-29, 4½ per cent	23,750 00	23,730 00
St. Henri, Montreal, 1953, 4½ per cent	50,000 00	54,800 00
Saskatoon, 5 per cent	66,750 00	66,750 00
Sherbrooke, Que., 1921, 4 per cent	50,000 00	50,085 00
South Vancouver, 1959, 5 per cent	25,000 00	27,460 00
Three Rivers, 1959, 4¼ per cent.	50,000 00	53,250 00
Toronto, 1929, 3½ per cent	26,500 00	24,645 00
Toronto, 1949, 4 per cent	50,000 00	50,000 00
Vancouver, 1946, 4 per cent	2,000 00	1,985 00
Victoria, 1919-60, 4 per cent	115,500 00	114,665 00
Windsor, 1913-31, 4½, per cent	48,405 00	48,406 00
Winnipeg, 1930, 3½ per cent	7,000 00	6,960 00
Winnipeg, 1943, 4 per cent	50,000 00	49,705 00
Municip., Cupar, Sask., 1913-27, 6 per cent	10,000 00	10,000 00
Cymri, Sask., 1913-32, 6 per cent	10,000 00	10,000 00
Francis, Sask., 1913-32, 5 per cent	5,000 00	5,000 00
Marquis, Sask., 1913-32, 5½ per cent	10,000 00	10,000 00
Macdonald, Man., 1930, 4 per cent	5,500 00	5,500 00
Pipestone, Man., 1930, 4 per cent	10,000 00	10,000 00
Pleasant Valley, Sask., 1913-32, 6 per cent	6,000 00	6,000 00
Wellington, Sask., 1913-32, 5 per cent	5,000 00	5,000 00
Towns, Birtle, 1929, 4 per cent	3,000 00	3,000 00
North Toronto, 1936-40, 4½ per cent	50,000 00	51,845 00
Peterborough, 1931, 3¾ per cent	50,000 00	48,285 00
Petrolia, 4 per cent	36,124 00	36,124 00
St. Louis, Montreal, 1949, 4½ per cent	50,000 00	50,000 00
Toronto Junction, 1943, 2½ per cent	105,000 00	101,835 00
Village de Lorimier, Montreal, 1937, 4½ per cent	45,000 00	48,485 00
Alberta & Great Waterways Ry. Co., 1959, 5 per cent	100,000 00	113,000 00
Algoma Central Terminals Ltd., 1962, 5 per cent	22,000 00	22,000 00
Canadian Northern Ry., Ont., Div., 1930, 4 per cent.	100,500 00	102,510 00
Canadian Northern Winnipeg Ter., 1939, 4 per cent	75,000 00	74,719 00
Canadian Pacific, 1915, 5 per cent	50,000 00	52,750 00
Grand Trunk Pacific, 1955, 4 per cent	50,000 00	49,500 00
Grand Trunk Pacific, 1939, 4 per cent	50,000 00	48,000 00
Grand Trunk Western, 1950, 4 per cent	50,000 00	48,500 00
Minneapolis, St. Paul & Sault Ste. Marie, 1938, 4 per cent	25,000 00	25,500 00

THE SCOTTISH UNION AND NATIONAL—*Continued.*

Bonds and debentures—*Concluded.*

	Par value	Market value.
Nakusp & Slocan, 1918, 4 per cent	$ 50,000 00	$ 50,000 00
St. Lawrence & Ottawa, 4 per cent	25,000 00	25,000 00
Southampton Ry. Co., 1942, 4 per cent	24,000 00	24,000 00
Quebec Central Ry. Co., income, 7 per cent	10,000 00	10,000 00
Bell Telephone Co. of Canada, 1925, 5 per cent	50,000 00	51,625 00
British Columbia Electric Ry., 4½ per cent	44,200 00	44,863 00
Electrical Development Co. of Ontario, 1933, 5 per cent	25,000 00	23,125 00
Halifax Electric Tramways Co., Ltd., 1916, 5 per cent	25,009 00	25,960 00
Hartland Bridge Co., N. B., 1920, 3 per cent	35,000 00	35,000 00
London, Ont., Street Ry., 1915-25, 5 per cent	25,000 00	25,685 00
Montreal Light, Heat & Power Co., 1932, 4½ per cent	50,000 00	50,250 00
Montreal Street Ry. Co., 1922, 4½ per cent	25,000 00	25,685 00
Montreal Wharehousing Co., 1936, 4 per cent	25,000 00	23,885 00
Ottawa Electric Ry. Co., 1922, 4 per cent	50,000 00	50,085 00
Port Arth ur Electric Street Ry., 1937, 5 per cent	10,000 00	10,815 00
Rio de Janerio Tramways Light & Power Co., 1935, 5 per cent	50 000 00	52,000 00
Toronto Ry. Co., 1921, 4½ per cent	108,000 00	110,160 00
Toronto Street Rys., 1914, 6 per cent	40,000 00	42,080 00
Winnipeg Electric Ry., 1935, 5 per cent	50,000 00	52,500 00
Acadia Loan Corp., Halifax, N.S., 1915, 4½ per cent	25,000 00	25,000 00
Canada Landed & National Invest. Co., Ltd., 1915, 4 per cent	12,500 00	12,500 00
Canada Landed and National Invest. Co., Ltd., 1916-1917, 4¼ per cent	61,500 00	61,500 00
Canada Permanent Mortgage Co., 1914-16, 4 per cent	100,000 00	100,000 00
Canadian Mortgage Invest. Co., 1914, 4¼ per cent	100,000 00	100,000 00
Central Canada Loan & Savings Co., 1913, 4 per cent	25,000 00	25,000 00
Dominion Realty Co.,	137,500 00	137,500 00
Great Western Permanent Loan Co., Winnipeg, 1915, 4½ per cent	25,000 00	25,000 00
Home Investment & Savings Ass'n., 1916, 4½ per cent	50,000 00	51,040 00
Huron & Erie Loan & Savings Co., 1917–18, 4¼ per cent	55,000 00	55,000 00
Landed Banking & Loan Co., Hamilton, Ont., 1915-16, 4¼ per cent	50,000 00	51,040 00
London & Canadian Loan & Agency Co., 1914-17, 4 per cent	75,000 00	75,000 00
London & Canadian Loan & Agency Co., 1915, 4¼ per cent	25,000 00	25,000 00
Ontario Loan & Debenture Co., 1916, 4 per cent	50,000 00	51,325 00
Toronto Mortgage Co., 1913, 4 per cent	50,000 00	50,000 00
Western Canada Investment Co., 1914, 4½ per cent	25,000 00	25,000 00
	$3,858,894 00	$3,914,515 00

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 10,776 00	
" unadjusted	3,339 00	
Total net amount of unsettled claims for fire losses		$ 14,115 00
Reserve of unearned premiums, fire, $265,904.71; other, $96.25; total, $266,000.96; carried out at 80 per cent		212,800 77
Taxes due or accrued, fire, $2,300; other, $1.15		2,301 15
Total liabilities in Canada		$ 229,216 92

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 391,184 18
Deduct reinsurance, $7,677.60; and return premiums, $34,191.86	41,869 46
Net cash received for said premiums	$ 349,314 72

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Tornado risks.		
Gross cash received for premiums	$ 126 75	
Deduct reinsurance and return premiums	11 25	
Net cash received for said premiums	$ 115 50	
Total net cash received for premiums		$ 349,430 22
Received for interest on investments		195,976 48
Total income in Canada		$ 545,406 70

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 9,735 32	
Deduct savings, salvage and reinsurance	361 40	
Net amount paid for said losses	$ 9,373 92	
Amount paid for losses occurring during the year	$ 127,921 71	
Deduct savings, salvage and reinsurances	5,822 83	
Net amount paid for said losses	$ 122,098 88	
Total net amount paid for losses		$ 131,472 80
Commission or brokerage, fire, $73,963.23; other, $18.13		73,981 36
Taxes		5,466 42
Paid for salaries, $12,350; travelling expenses, $3,839.36		16,189 36
Miscellaneous payments, viz.:—Printing and stationery, $1,094 37; postage, telegrams and express, $1,528.80; advertising, $89.68; maps and plans, $2,249.16; Underwriters' Associations, local boards, &c., $3,131.29; office expenses, $99.96; rents, $821.56; sundries, $873.97; fire departments, patrol and salvage corps assessments, $13.95		9,902 74
Total expenditure in Canada		$ 237,012 68

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	21,802	$ 41,948 563	$ 486,028 61
Taken during the year, new and renewed	14,537	33,408,745	382,771 59
Total	36,339	$ 75,357 308	$ 868,800 20
Deduct terminated	13,087	29,716,164	346,059 02
Gross in force at end of year	23,252	$ 45,641,144	$ 522,741 18
Deduct reinsured		1,206,373	12,725 91
Net in force at December 31, 1912	23,252	$ 44,434,771	$ 510,015 27
Tornado Risks.			
Gross policies taken during the year, new	4,000	$ 22,600 00	$ 126 75
Deduct terminated			11 25
Gross and net in force at December 31, 1912	4,000	$ 22,600 00	$ 115 50

(*For General Business Statement, See Appendix.*)

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CYRUS A. BIRGE.
Principal Office—Toronto.

Managing Director—H. S. WILSON.
Treasurer—A. F. WEBSTER.

(Incorporated, May 16, 1905, by an Act of the Parliament of Canada, 4–5 Edward VII., cap. 159. Dominion license issued May 11, 1906.)

CAPITAL.

Amount of capital authorized	$ 2,000,000 00
Amount subscribed for	593,600 00
Amount paid up in cash	506,638 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Loan on Acme Fire Insurance Co. stock, par value, $56,300; book value	$ 63,976 58

Bonds owned by the company, viz.:—

With Receiver General, Ottawa,—	Par value.	Book value.	Market value.
City of Toronto, 1944, 3½ p.c.	$ 36,500 00	$ 33,762 60	$ 31,079 75
Town of Gananoque, 1935, 4 p.c.	20,000 00	19,576 00	17,316 00
City of Calgary, 1926, 4½ p.c.	1,000 00	939 00	951 25
	$ 57,500 00	$ 54,277 60	$ 49,347 00
In deposit or with Trustees, United States.—			
City of New York, corporate stock, 1959, 4 p.c.	$ 50 000 00	$ 50,250 00	$ 50 000 00
City of St. Thomas, debs., 1917–1921, 4½ p.c.	10,000 00	10,000 00	9,750 00
City of Revelstoke, corporate stock, 1927, 5 p.c.	10,000 00	10,000 00	9,700 00
City of Nanaimo, 1950, 4 p.c.	34,000 00	28,165 60	28,220 00
Town of Steelton, 1927, 1934, 4½ p.c.	19,948 21	17,524 86	18,950 80
City of Cleveland, 1926, 4 p.c.	25,000 00	25,500 00	25,500 00
City of Cincinnati, 1956, 3½ p.c.	20,000 00	20,000 00	19,000 00
City of Columbus, 1947, 4 p.c.	20,000 00	21,226 00	20,800 00
City of New York, 1954, 3½ p.c.	40,000 00	36,800 00	34,000 00
City of Seattle, 1926, 4 p.c. school	100,000 00	101,360 00	96,000 00
City of Los Angeles, 1929 to 1932, 3¾ p.c.	20,000 00	19,200 00	18,000 00
City of New York, consol. stock, 1915 to 1918, 3½ p.c.	18,000 00	17,385 90	17,370 00
City of New York, consol. and corporate stock, 1960, 4¼ p.c.	143,000 00	145,507 50	143,000 00
City of Nampa, Idaho Imp. bonds, 1913, 7 p.c.	5,000 00	5,000 00	5,000 00
Total outside of Canada	$ 514,948 21	$ 507,919 86	$ 495,290 80
Total par, book and market values	$ 572,448 21	$ 562,197 46	$ 544,637 80

Carried out at book value	562,197 46
Cash on hand at head office	1,175 00

THE SOVEREIGN FIRE—*Continued.*

ASSETS—*Concluded.*

Cash in banks and trust companies, viz.:—

Imperial Bank of Canada, Toronto	$ 527 06	
New York Trust Co., New York	126 05	
Bank of Hamilton, Toronto	6,150 09	
London City & Midland Bank, Limited, London, Eng.	95	
Wisconsin National Bank, St. Paul, Minn.	10 68	
Philadelphia Fire Underwriters' Fund	100 00	
Canadian Bank of Commerce, San Francisco	1,374 67	
Empire Trust Co.	18,156 21	
Total cash in banks and trust companies		$ 26,445 71
Advances for travelling expenses		662 17
Interest in hands of trustees		4,722 67
Total ledger assets		$ 659,179 59
Market value of bonds under book value		17,559 66
		$ 641,619 93

OTHER ASSETS.

Interest accrued	5,904 60
Agents' balances ($8,216.86 on business prior to Oct. 1, 1912)	30,061 24
Office furniture and plans	10,000 00
Due for reinsurance	2,904 09
Gross assets	$ 690,489 86
Deduct assets not admitted	30,000 00
Total admitted assets	$ 660,489 86

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid	$ 6,220 51	
" " unadjusted	3,529 49	
" " resisted, in suit	750 00	
Total net amount of unsettled losses		$ 10,500 00
Reserve of unearned premiums, $83,782.05; carried out at 80 per cent		67,025 64
Taxes due and accrued		500 00
Due other companies for reinsurance		16,253 48
Premium reserve fund deposit		4,429 35
Amount borrowed from Bank of Hamilton		84,000 00
Total liabilities in Canada		$ 182,708 47

THE SOVEREIGN FIRE—*Continued.*

LIABILITIES—*Concluded*

(2) *Liabilities in other Countries.*

Net amount of unsettled losses	$ 98,428 54
Reserve of unearned premiums, $186,296.75; carried out at 80 per cent	149,037 40
Taxes due and accrued	5,000 00
Due and accrued for rents, salaries, &c	1,500 00
Total liabilities in other countries	$ 253,965 94
Total liabilities in all countries, except capital stock	$ 436,674 41
Excess of assets over liabilities	$ 223,815 45
Capital stock paid up	506,638 00

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 206,463 86	$ 786,142 78	
Deduct reinsurance, $174,071.98; and return premiums, $252,643.48	97,116 55	329,598 91	
Net cash received for premiums	$ 109,347 31	$ 456,543 87	
Total net cash received for premiums in all countries			$ 565,891 18
Received for interest on investments			23,208 53
Total			$ 589,099 71
Received for increased capital			2,175 30
Total income			$ 591,275 01

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 9,506 67	$ 65,030 13	
Deduct savings, salvages and reinsurance	4,767 39	12,104 47	
Net amount paid for said losses	$ 4,739 28	$ 52,925 66	
Amount paid for losses occurring during the year	$ 69,344 73	$ 369,285 26	
Deduct reinsurance, savings and salvage	23,125 27	95,485 59	
Net amount paid for said losses	$ 46,219 46	$ 273,799 67	
Loss expenses	833 12	8,089 15	
Total net amount paid for losses	$ 51,791 86	$ 334,814 48	
Total net amount paid for losses in all countries			$ 386,606 34
Commission or brokerage			158,379 82
Salaries H. O. officials, and auditors' fees, $41,318.10; directors' fees, $1,051.70; travelling expenses, $9,882.59; trustees' fees, $250			52,502 39
Taxes			11,314 47

THE SOVEREIGN FIRE—*Continued.*

EXPENDITURE—*Concluded.*

All other payments,viz.:—Advertising, $1,007.10; fire departments, patrol and salvage corps assessments, $445.14; legal fees, $2,977.11; postage, telegrams, telephones and express, $4,921.48; printing and stationery, $4,799.82; rents, $5,698; underwriters' boards and tariff assoc., $3,690.20; subscriptions, $1,215.60; loss on sale of bonds, $100; stock sales expenses, $950.60; agents' balances charged off, $1,406.72; inspections and surveys, $1,138.05; sundries, $8,135.30. Total, $36,485.12, less furniture and maps sold, $440.70	$	36,044 42
Total expenditure	$	644,847 44

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets, December 31, 1911	$	624,322 67
Amount of income as above		591,275 01
Total	$	1,215,597 68
Amount of expenditure as above		644,847 44
Balance net ledger assets, December 31, 1912, ($659,179.59, less $88,429.35 borrowed money and deposits)	$	570,750 24

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (net written)	$	72,168 08
Amount of commission thereon		18,042 02
Amount of losses recovered from said companies		36,605 01

Reserve of unearned premiums on all risks reinsured in unlicensed companies, $46,909.25; carried over at 80 per cent	$	37,527 40
Amount of losses due and recoverable from such companies		2,151 62
Amount of reinsurance premiums payable to such companies		21,420 35
Amount of cash or other securities held as security for recovery of losses, &c		4,429 35

THE SOVEREIGN FIRE—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.		In Other Countries.		Totals in all Countries	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement....	14,500,698	198,520 35	53,871,549	595,727 40	68,372,247	794,247 75
Taken during the year, new	13,001,429	173,462 20	55,186,978	718,370 17	68,188,407	891,832 37
" " renewed	2,624,983	36,260 99	....	....	2,624,983	36,260 99
Total..................	30,127,110	408,243 54	109,058,527	1,314,097 57	139,185,637	1,722,341 11
Deduct terminated.........	12,821,573	172,474 00	70,926,196	850,817 98	83,747,769	1,023,291 98
Gross in force at end of year.	17,305,537	235,769 54	38,132,331	463,279 59	55,437,868	699,049 13
Deduct reinsured...........	6,053,455	71,718 33	9,384,724	107,487 50	15,438,179	179,205 83
Net in force at Dec. 31,1912.	11,252,082	164,051 21	28,747,607	355,792 09	39,999,689	519,843 30

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. W. DAMON. | Secretary—W. J. MACKAY.

Chief Agent in Canada—JOSEPH MURPHY.

Principal Office—Springfield, Mass. | Head office in Canada—Toronto.

(Incorporated, April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal Catholic School, 1948, 4 per cent	$ 25,000 00	$ 23,250 00
City of Montreal Protestant School, 1938, 4 per cent	25,000 00	23,500 00
City of Winnipeg, 1925 and 1934, 4 per cent	60,000 00	58,750 00
Town of Westmount, P.Q., 1947, 4½ per cent	35,000 00	35,700 00
Province of Nova Scotia, 1915, 4½ per cent	25,000 00	25,250 00
Town of Outremont School, 1950, 4½ per cent	50,000 00	49,000 00
City of Victoria debs., 1915, 4 per cent	15,000 00	14,250 00
	$ 235,000 00	$ 229,700 00

Other bonds owned by company in Canada, viz.:—

	Par value.	Market value.
City of Hamilton, 1932, 4 per cent	$ 12,000 00	$ 11,280 00
Total par and market values	$ 247,000 00	$ 240,980 00

Carried out at market value	$ 240,980 00
660 shares Canadian Pacific Ry. Co's stock, par value $66,000; market value	171,600 00
Agents' balances and outstanding premiums	33,597 44
Interest accrued	3,182 87
Total assets in Canada	$ 449,360 31

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses		$ 28,731 10
Reserve of unearned premiums:—		
Fire	$ 171,745 59	
Tornado	5,164 43	
Sprinkler leakage	247 15	
Total $177,157.17. Carried out at 80 per cent		141,725 73
Taxes due and accrued		2,838 21
Total liabilities in Canada		$ 173,295 04

SPRINGFIELD FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 335,271 36	
Deduct reinsurance, $8,221.32; and return premiums, $48,802.16	57,023 48	
Net cash received for said premiums	$ 278,247 88	
Tornado Risks.		
Gross cash received for premiums	$ 6,556 82	
Deduct return premiums	459 37	
Net cash received for said premiums	$ 6,097 45	
Sprinkler Leakage Risks.		
Cash received for said premiums	$ 346 00	
Total net cash received for all premiums:		$ 284,691 33
Received for interest on investments		15,053 75
Total income in Canada		$ 299,745 08

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years	$ 16,838 02	
Amount paid for fire losses occurring during the year	$ 107,521 01	
Deduct amount received for reinsurance	8,212 10	
Net amount paid for said losses	$ 99,308 91	
Total net amount paid for fire losses		$ 116,146 93
Paid or allowed for commission or brokerage, fire, $60,320.96; tornado, $1,610.86		61,931 82
Paid for salaries of agents, $3,926.96; travelling expenses, $3,881.31		7,808 27
Paid for taxes		4,241 38
All other expenditure, viz.:—Postage, telegrams, telephones, express and duties, $1,655.46; board associations, $2,562.41; printing and stationery, $406.19; advertising, $265.08; maps, and plans, $2,337.15; adjusting losses, $1,388.38; inspections and surveys, $472.49; fire departments, patrol and salvage corps assessments, $13.95		9,101 11
Total expenditure in Canada		$ 199,229 51

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Fire Risks.		
Gross policies in force at date of last statement	$ 17,624,324	$ 245,135 62
Taken during the year, new and renewed	29,429,199	340,845 16
Total	$ 47,053,523	$ 585,980 78
Deduct terminated	18,690,025	249,008 71
Gross in force at end of year	$ 28,363,498	$ 336,972 07
Deduct reinsured	754,335	7,975 34
Net in force at December 31, 1912	$ 27,609,163	$ 328,996 73

SPRINGFIELD FIRE AND MARINE—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Tornado Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 49,180	$ 324 40
Taken during the year	1,223,300	6,556 82
Total	$ 1,272,480	$ 6,881 22
Deduct terminated	85,340	538 82
Gross and net in force at December 31, 1912	$ 1,187,140	$ 6,342 40
Sprinkler Leakage Risks.		
Gross policies in force at date of last statement	$ 2,500 00	$ 17 50
Taken during the year	29,500 00	346 00
Total	$ 32,000 00	$ 363 50
Deduct terminated	2,500 00	17 50
Gross and net in force at December 31, 1912	$ 29,500 00	$ 346 00

Total net amount in force	$28,825,803 00
Total premiums thereon	337,685 13

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 5,456,731 18
Interest and dividends	406,069 55
Rent	18,000 00
Agents' balances previously charged off	228 57
Gross profit on sale or maturity of bonds and stocks	42,493 02
Increase in liabilities on account of reinsurance treaties	25,262 25
All other income	13,194 41
Total income	$ 5,961,978 98

DISBURSEMENTS.

Net amount paid for losses	$ 2,894,270 60
Expenses of adjustment and settlement of losses	40,293 12
Commission or brokerage	1,055,260 54
Allowances to local agencies for miscellaneous agency expenses	26,078 67
Salaries, $184,292.62; and expenses, $125,297.81; of special and general agents	309,590 43
Salaries, fees all other charges of officers, directors, trustees and home office employees	320,983 34
Rents	35,161 74
Underwriters' boards and tariff associations	59,387 93
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	34,146 81
Inspections and surveys	37,533 07
Taxes on real estate	4,549 25
State taxes on premiums, Insurance Department licenses and fees	114,201 14
All other licenses, fees and taxes	28,102 29
Stockholders for interest or dividends	200,000 00

SPRINGFIELD FIRE AND MARINE—*Concluded.*

General Business Statement for the Year ending December 31, 1912. —*Concluded.*

DISBURSEMENTS—*Concluded.*

Agents' balances charged off	$ 2,191 99
Gross loss on sale or maturity of bonds	643 50
Gross decrease, by adjustment, in book value of stocks	5,000 00
All other disbursements	159,269 98
Total disbursements	$ 5,326,664 40

LEDGER ASSETS.

Book value of real estate	$ 300,000 00
Mortgage loans on real estate, first liens	1,716,370 00
Book value of bonds and stocks	6,639,489 19
Cash on hand and in banks	659,364 14
Agents' balances	1,004,530 78
Total ledger assets	$10,319,754 11

NON-LEDGER ASSETS.

Interest accrued	52,639 89
Market value of bonds and stocks over book value	691,306 81
Gross assets	$11,063,700 81
Deduct assets not admitted	7,008 15
Total admitted assets	$11,056,692 66

LIABILITIES.

Net amount of unpaid losses and claims	$ 469,233 77
Total unearned premiums	5,001,291 22
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	8,000 00
State, county and municipal taxes due or accrued (estimated)	50,000 00
Funds held for Munich Reinsurance Co. under treaty	257,222 29
Interest due or accrued on above	4,891 67
Total amount of all liabilities, except capital	$ 5,790,638 95
Capital paid up in cash	2,000,000 00
Surplus over all liabilities	3,266,053 71
Total liabilities	$11,056,692 66

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$655,413,176 00
Premiums thereon	7,550,569 79
Amount of risks terminated during the year	594,124,496 00
Premiums thereon	7,019,271 78
Net amount in force, December 31, 1912	856,335,559 00
Premiums thereon	9,600,186 61

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—F. R. BIGELOW. | Secretary—A. W. PERRY.

Chief Agent in Canada—ROBERT J. DALE.

Principal Office—St. Paul, Minn., U.S.A. | Head Office in Canada—Montreal.

(Incorporated, May, 1865. Dominion license issued, September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for and paid up in cash	500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Galt, 1946, 4 per cent	$ 51,000 00	$ 42,712 50
City of Hamilton, 1927–1937, 4 per cent	50,000 00	47,056 25
Province of Manitoba, 1937, 4 per cent	60,000 00	58,650 00
City of Fort William, 1940, 4½ per cent	10,000 00	9,250 00
City of St. Boniface, debs., 1942, 5 per cent	25,000 00	26,000 00
Total par and market values	$ 196,000 00	$ 183,668 75

Carried out at market value	$ 183,668 75
Cash at head office, other	101 15
Agents' balances and outstanding premiums, fire, ($499.19 was on business prior to Oct. 1, 1912)	19,341 10
Interest due, (fire) $2,125; accrued, (fire) $735.67	2,860 67
Total assets in Canada	$ 205,971 67

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire)	$ 3,245 60	
Net amount of losses, unadjusted (fire)	4,195 00	
Net amount of losses, unadjusted (automobile)	368 65	
Net amount of losses, unadjusted (inland transportation)	168 00	
Net amount of losses, unadjusted (tornado)	20 00	
Total net amount of unsettled claims for all losses		$ 7,997 25
Reserve of unearned premiums, viz.:—		
Fire	$ 126,256 12	
Automobile	10,627 53	
Inland transportation	97 33	
Tornado	793 33	
Total, $137,774.31; carried out at 80 per cent		110,219 45
Taxes due and accrued		3,500 00
Total liabilities in Canada		$ 121,716 70

ST. PAUL FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 223,779 10	
Deduct reinsurance, $2,271.09; and return premiums, $31,855.77	34,126 86	
Total net cash received for fire premiums	$ 189,652 24	
Automobile Risks.		
Gross cash received for premiums	$ 30,346 81	
Deduct return premiums	9,564 00	
Total net cash received for automobile premiums	$ 20,782 81	
Inland Transportation Risks.		
Gross cash received for premiums	$ 1,924 43	
Deduct reinsurance, $7.03; and return premiums, $823.83	830 86	
Total net cash received for inland transportation premiums	$ 1,093 57	
Tornado Risks.		
Total net cash received for tornado premiums	$ 925 00	
Total net cash received for all premiums		$ 212,453 62
Received for interest on investments		7,215 00
Total income in Canada		$ 219,668 62

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 15,527 34	
Amount paid for losses occurring during the year	90,513 63	
Total net amount paid for fire losses	$ 106,040 97	
Automobile Risks.		
Amount paid for losses occurring in previous years	$ 1,534 80	
Amount paid for losses occurring during the year	$ 1,614 10	
Deduct salvage and reinsurances	20 00	
Net amount paid for said losses	$ 1,594 10	
Total net amount paid for automobile losses	$ 3,128 90	
Inland Transportation Risks.		
Amount paid for claims occurring in previous years	$ 17 00	
Amount paid for claims occurring during the year	152 65	
Total net amount paid for inland transportation losses	$ 169 65	
Total net amount paid for all losses		$ 109,339 52
Paid for commission or brokerage, fire, $24,416.42; other, $4,481.30		28,897 72
Paid for salaries of agents, (fire)		2,000 00
Taxes, (fire)		3,701 15
All other payments, viz.:—Stationery and printing, $4.82; postage, telegrams, telephones and express, $736.56; advertising, $311.54; maps and plans, $70.02; office expenses, $181.90; duty and collection expenses, $67.53; inspections and surveys, $1,570.05; adjusting expenses, $433.92; travelling expenses, $5,035.03		8,411 37
Total expenditure in Canada		$ 152,349 76

ST. PAUL FIRE AND MARINE—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement		$11,805,426 00	$ 186,127 00
Taken during the year, new and renewed		15,910,403 00	227,721 24
Total		$27,715,829 00	$ 413,848 24
Deduct terminated		11,065,672 00	173,518 24
Gross in force at end of year		$16,650,157 00	$ 240,330 00
Deduct reinsured		124,300 00	3,053 00
Net in force at December 31, 1912		$16,525,857 00	$ 237,277 00
Inland Transportation Risks.			
Gross policies in force at date of last statement	4	$ 13,800	$ 30 65
Taken during the year, new	302	308,465	1,957 52
Total	306	$ 322,265	$ 1,988 17
Deduct terminated	280	282,155	1,793 52
Gross and net in force at December 31, 1912	26	$ 40,110	$ 194 65
Tornado Risks.			
Gross policies in force at date of last statement	2	$ 9,000	$ 45 00
Taken during the year, new	81	231 800	925 00
Gross and net in force at December 31, 1912	83	$ 240,800	$ 970 00
Automobile Risks.			
Gross policies in force at date of last statement	267	$ 424,422	$ 9,198 64
Taken during the year, new and renewed	766	1,280,210	30,819 07
Total	1,033	$ 1,704,632	$ 40,017 71
Deduct terminated	433	834,910	18,762 64
Gross and net in force at December 31, 1912	600	$ 869,722	$ 21,255 07

Total net amount in force (Fire, Inland Transportation, Tornado and Automobile)	$17,676,489 00
Total net premiums thereon	259,696 72

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 5,973,180 64
Interest and dividends	315,748 63
Rents	19,065 05
Agents' balances charged off	80 20
Profit on sale or maturity of ledger assets	46,034 00
Total income	$ 6,354,108 52

ST. PAUL FIRE AND MARINE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

DISBURSEMENTS.

Net amount paid for losses	$ 3,291,281 17
Expenses of adjustment and settlement of losses	76,249 26
Interest or dividends to stockholders	100,000 00
Commission or brokerage	1,428,803 30
Allowances to local agencies for miscellaneous agency expenses	4,748 19
Salaries, $63,769.49; and expenses, $118,455.95; of special and general agents	182,225 44
Salaries, fees and all other charges of officers, directors, trustees and home office employees	102,166 85
Rents	12,592 50
Underwriters' boards and tariff associations	16,863 32
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	5,174 14
Inspections and surveys	18,867 08
Taxes on real estate	3,774 14
State taxes on premiums, Insurance Department licenses and fees	132,482 23
All other licenses, fees and taxes	18,109 80
Agents' balances charged off	38,732 49
Gross loss on sale or maturity of ledger assets	4,252 82
Decrease in liabilities on account of reinsurance treaties	1,925 36
All other disbursements	119,815 18
Total expenditure	$ 5,558,063 27

LEDGER ASSETS.

Book value of real estate	$ 270,280 71
Mortgage loans on real estate, first liens	567,305 00
Mortgage loans on real estate, second liens	400 00
Loans secured by pledge of bonds, stocks or other marketable collaterals	150,000 00
Book value of stocks and bonds	6,724,339 81
Cash on hand, in trust companies and banks	353,592 25
Agents' balances and bills receivable	784,662 92
Due for reinsurances	43,200 66
Total ledger assets	$ 8,893,781 35

NON-LEDGER ASSETS.

Interest due and accrued	60,590 63
Unliquidated interest in National German American bank stock	7,000 00
Gross assets	$ 8,961,371 98
Deduct assets not admitted	176,053 13
Total admitted assets	$ 8,785,318 85

ST. PAUL FIRE AND MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 452,009 42
Total unearned premiums	4,854,764 89
Commissions, brokerage and other charges due or to become due to agents and brokers	3,751 05
State, county and municipal taxes due or accrued (estimated)	100,000 00
Reinsurance premiums	22,422 72
Reserve for unpaid bills	1,000 00
Total liabilities, not including capital stock	$ 5,433,948 08
Capital stock paid up in cash	500,000 00
Surplus over all liabilities, including capital stock	2,851,370 77
Total liabilities	$ 8,785,318 85

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$438,850,543 00
Premiums thereon	5,833,303 43
Amount terminated during the year—Fire	391,496,761 00
Premiums thereon	5,424,747 68
Net amount in force at December 31, 1912—Fire	673,887,255 00
Premiums thereon	8,755,364 00
Net amount in force at December 31, 1912, Marine and Inland	$20,892,371 00
Premiums thereon	716,432 40

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—MARLBOROUGH R. PRYOR. | Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada.—
H. M. BLACKBURN.

Head Office in Canada—
15 Wellington St. East, Toronto

(Organized, April 7, 1710. Commenced business in Canada, June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for	$11,680,000 00
Amount paid up in cash	1,168,000 00

ASSETS IN CANADA.

Value of real estate held by the company (Toronto office)			$ 45,850 00
Stocks and bonds on deposit with the Receiver General, viz.:—			
	Par value.	Market value.	
Canada stock, 1938, 3 p.c	$ 23,530 33	$ 20,706 69	
Province of Manitoba debentures, 1947, 4 p.c	48,666 67	48,180 00	
City of Montreal stock, 1932, 4 p.c	48,666 67	48,180 00	
City of Toronto bonds, 1929, 3½ p.c	48,666 66	43,799 98	
City of Vancouver bonds, 1931, 1932, 4 p.c	24,333 33	23,359 99	
City of Winnipeg debentures, 1918 and 1943, 4 p.c	67,000 00	63,980 00	
City of Victoria, drainage, 1958, 4 p.c	25,000 00	22,500 00	
City of Halifax con. fund, 1940, 4 p.c	15,000 00	13,950 00	
City of Calgary bonds, 1937, 4½ p.c	14,600 00	14,308 00	
Province of Nova Scotia stock, 1954, 3½ p.c	24,333 33	21,169 99	
Grand Trunk Pacific 1st mortgage bonds (guaranteed), 1962, 3 p.c	36,500 00	28,835 00	
Alberta & Great Waterways Ry. Co. 1st. mtge. bonds, 1959, 5 p.c	60,000 00	66,600 00	
Total par and market values	$ 436,296 99	$ 415,569 65	
Carried out at market value			415,569 65
Cash at head office in Canada			102 93
Cash in banks, viz.:—			
Dominion Bank		$ 13,287 96	
Union Bank of Canada		19,398 50	
Total cash in banks			32,686 46
Agents' balances and premiums uncollected			56,395 35
Office furniture and plans			11,212 63
Total assets in Canada			$ 561,817 02

SUN INSURANCE OFFICE—*Concluded.*

LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted claims for losses	$ 16,868 15
Reserve of unearned premiums, $341,357 60; carried out at 80 per cent	273,086 08
Taxes due and accrued	1,294 60
Total liabilities in Canada	$ 291,248 83

INCOME IN CANADA.

Gross cash received for premiums	$ 491,576 18	
Deduct reinsurance, $8,644.91; and return premiums, $60,602.88	69,247 79	
Net cash received for premiums		$ 422,328 39
Endorsement fees		92 64
Received for interest from bank		718 73
House account (net)		2,688 48
Total income in Canada		$ 425,828 24

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 16,097 62	
Amount paid for losses occurring during the year	$ 221,531 73	
Deduct savings, salvage and reinsurances	4,376 75	
Net amount paid for said losses	$ 217,154 98	
Total net amount paid for losses		$ 233,252 60
Commission or brokerage		84,953 45
Paid for:—Salaries, head office officials, $18,271.56; auditors' fees, $400; travelling expenses, $5,145.41		23,816 97
Taxes		5,971 85
Miscellaneous payments, viz.:—Postage, telegrams, telephones and express, $3,031.02; advertising, $3,286.95; stationery and printing, $2,771.46; board dues, $3,750.48; rents, $2,071.25; miscellaneous, $279.77; insurance superintendence, $238.89; maps and plans, $1,977.59; fire departments, patrol and salvage corps assessments, $28.30; furniture and fixtures, $319.17		17,754 88
Total expenditure in Canada		$ 365,749 75

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year	$ 48,141,470	$ 618,759 66
Policies taken during the year, new and renewed	37,964,297	498,832 82
Total	$ 86,105,767	$1,117,592 48
Deduct terminated	33,764,899	445,936 51
Gross in force at end of year	$ 52,340,868	$ 671,655 97
Deduct reinsured	804,102	10,593 79
Net in force at December 31, 1912	$ 51,536,766	$ 661,062 18

(For General Business Statement, see Appendix.)

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

Statement for the Year ending December 31, 1912.

President—Stephanie Derville. | Manager—Baron G. Cerise.

Principal Office—Paris, France.

Head Office in Canada—Montreal. | Chief Agent in Canada—Louis Maurice Ferrand.

(Established 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 2,000,000 00
Amount paid up in cash	2,000,000 00

ASSETS IN CANADA

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
300,000 francs, (French Rentes)	$ 57,900 00	$ 50,662 50

Carried out at market value		$ 50,662 50
Cash at head office in Canada		7,358 68
Cash in banks, viz.:—		
Bank of Hochelaga, Montreal	$ 2,090 72	
Merchants Bank of Canada	35,236 19	
Total cash in banks		37,326 91
Agents' balances and premiums outstanding		17,320 13
Office furniture and plans		5,370 31
Rents due		45 00
Total assets in Canada		$ 118,083 53

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 123 18	
Net amount of losses, unadjusted	1,812 50	
Total net amount of unsettled claims for losses		$ 1,935 68
Reserve of unearned premiums, $79,559.04; carried out at 80 per cent		63,647 23
Due and accrued for salaries, rent, advertising, &c		274 99
Return premiums, $1,421.09; reinsurance, $751.24 (due)		2,172 33
Taxes due and accrued		845 85
Total liabilities in Canada		$ 68,876 08

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded*.

INCOME IN CANADA.

Gross cash received for premiums	$ 159,627 56	
Deduct reinsurance, $3,852.06; return premiums, $20,896.92	24,748 98	
Net cash received for premiums		$ 134,878 58
Interest on bank account		326 75
Total income in Canada		$ 135,205 33

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 871 36	
Deduct savings and salvage	504 83	
Net amount paid for said losses	$ 366 53	
Amount paid for losses occurring during the year	$ 41,015 17	
Deduct reinsurance	52 50	
Net amount paid for said losses	$ 40,962 67	
Total net amount paid for losses		$ 41,329 20
Paid for commission or brokerage		25,291 72
Paid for salaries of officials, $14,183.54; directors' fees, $200; travelling expenses, $2,123.92		16,507 46
Paid for taxes		2,485 61
Miscellaneous payments:—Advertising, $1,161.08; furniture and fixtures, $110.49; legal fees, $5.30; maps and plans, $1,162.31; postage, telegrams, telephones and express, $1,031.91; printing and stationery; $1,322.47, rents, $1,327.50; boards and tariff associations, $947.95; sundries, $1,516.62		8,585 63
Total expnediture in Canada		$ 94,199 62

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,157	$ 3,804,028	$ 45,140 42
Policies taken during the year, new and renewed	3,945	13,655,233	158,367 24
Total	5,102	$ 17,459,261	$ 203,507 66
Deduct terminated	907	5,940,395	63,352 10
Gross in force at end of year	4,195	$ 11,518,866	$ 140,155 56
Deduct reinsured		560,401	3,509 39
Net in force at December 31, 1912	4,195	$ 10,958,465	$ 136,646 17

(*For General Business Statement, See Appendix.*)

UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHARLES MORTIMER. | General Manager—HERBERT LEWIS.

Principal office—London, Eng.

Head office in Canada—Montreal. | Chief Agent in Canada—T. L. MORRISEY.

(Incorporated, 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed for, £450,000	$ 2,190,000 00
Amount paid up in cash, £50,000	243,333 33

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto L. I. bonds, 1918, 4 p.c.	$ 100,000 00	$ 98,000 00
City of Toronto, bonds, 1929, 3½ p.c.	7,300 00	6,497 00
Town of Emard, Que., school bonds, 1951, 5 p.c.	25,000 00	26,700 00
Village of St. Pierre, Que., school bonds, 1951, 5 p.c.	30,000 00	32,040 00
Town of Maisonneuve, school bonds, 1951, 4½ p.c.	50,000 00	48,000 00
Total par and market values	$ 212,300 00	$ 211,237 00

Carried out at market value		$ 211,237 00
Cash at head office, including premiums in course of transmission		11,680 14
Cash in banks:—viz.:—		
Merchants Bank of Canada	$ 5,307 15	
Bank of Toronto	80,236 59	
Total cash in banks		85,543 74
Agents' balances and premiums uncollected ($53.17 was on business issued prior to Oct. 1, 1912.)		38,260 33
Plans		7,125 34
Total assets in Canada		$ 353,846 55

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses	$ 6,407 12
Reserve of unearned premiums, $323,651.46; Carried out at 80 per cent	258,921 16
Total liabilities in Canada	$ 265,328 28

UNION ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 546,033 90	
Deduct reinsurance, $51,349.25; return premiums, $56,035.70	107,384 95	
Total net cash received for premiums		$ 438,648 95
Received for interest on bank deposits		921 20
Total income in Canada		$ 439,570 15

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 31,018 82	
Deduct reinsurances	7,724 95	
Net amount paid for said losses	$ 23,293 87	
Amount paid for losses occurring during the year	$ 241,776 57	
Deduct savings, salvage and reinsurances	50,164 99	
Net amount paid for said losses	$ 191,611 58	
Total net amount paid for all claims		$ 214,905 45
Commission or brokerage		83,080 36
Salaries, H. O. officials, $32,194.42; salaries of agents, $900; travelling expenses, $2,449.06		35,543 48
Taxes		8,182 30
Miscellaneous expenditure, viz.:—Advertising, $2,672.93; fire record and mercantile agency, $105.33; exchange, $457.72; legal fees, $50; maps and plans, $2,402.60; postage, telegrams, telephones and express, $2,628.48; printing and stationery, $3,218.18; rents, $4,733.09; board fees, $3,833.41; sundries, $4,440.68		24,542 42
Total expenditure in Canada		$ 366,254 01

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	24,620	$ 50,925,428	$ 656,465 08
Taken during the year, new and renewed	17,474	43,196,791	554,705 19
Total	42,094	$ 94,122,219	$1,211,170 27
Deduct terminated	15,569	38,668,056	509,792 52
Gross in force at December 31, 1912	26,525	$ 55,454,163	$ 701,377 75
Deduct reinsured		4,773,511	62,643 84
Net force at December 31, 1912	26,525	$ 50,680,652	$ 638,733 91

UNION ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1912.

FIRE ACCOUNT.

		£ s. d.
Amount of Fire Insurance Fund at the beginning of the year—		
Reserve for unexpired risks	£ 240,479 11 4	
Additional Reserve	366,954 3 3	607,433 14 7
Premiums after deduction of reinsurances		617,378 9 8
		£ 1,224,812 4 3

		£ s. d.
Losses paid and outstanding, after deduction of reinsurances		313,479 1 0
Commission		98,834 10 0
Contributions to Fire Brigades	£ 3,314 12 1	
Foreign State Charges	5,277 6 6	
Expenses of management	101,636 16 5	110,228 15 0
Amount of Fire Insurance Fund at the end of the year—		
Reserve for unexpired risks, being 40 per cent of the Premium Income for the year	£ 246,951 7 10	
Additional reserve	455,318 10 5	702,269 18 3
		£ 1,224,812 4 3

PROFIT AND LOSS ACCOUNT.

		£ s. d.
Balance at the beginning of the year		23,323 8 0
Interest, dividends and rents	£ 26,541 14 3	
Less income tax thereon	991 14 9	
		25,549 19 6
		£ 48,873 7 6

	£ s. d.
Dividends and bonuses to shareholders for 1911	23,000 0 0
Balance	25,873 7 6
	£ 48,873 7 6

BALANCE SHEET.

LIABILITIES.	£ s. d.
Subscribed capital, £450,000, of which is paid up	50,000 0 0
Investment reserve fund	11,813 17 11
Fire insurance fund	702,269 18 3
Accident Insurance fund	6,061 19 5
Employers' liability insurance fund	20,656 15 5
General accident fund	66,229 12 4
Balance of profit and loss account	25,873 7 6
	£ 882,905 10 10

ASSETS.	£ s. d.
Mortgages on property out of the United Kingdom	15,581 12 8
Investments—including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there:—	
British Government securities	331 7 6
Municipal and county securities, United Kingdom	2,965 0 0
Indian and colonial Government securities	49,314 11 5
Indian and colonial municipal securities	63,500 19 10
Foreign government securities	104,991 2 1

UNION ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES.	£ s. d.	£ s. d.	£ s. d.
Outstanding losses—			
Fire account £	63,195 10 11		
General accident account	5,020 10 1		
		£ 68,216 1 0	
Amounts due to agents and others		13,075 10 3	
Amounts due to other companies		56,836 9 11	
Interest received in advance of due dates		2,164 14 4	
			140,292 15 6
			£ 1,023,198 6 4

NOTE.—In addition to the above the society has a liability for amounts uncalled on shares in insurance companies.

ASSETS.	£ s. d.	£ s. d.
Foreign municipal securities		152,745 18 11
Railway and other debentures and debenture stocks, Home and Foreign		292,562 6 4
Railway and other ordinary stocks and shares		35,304 14 7
Branch offices and agents' balances		136,966 6 8
Outstanding premiums		8,661 9 7
Outstanding interest, due but not received		1,353 3 8
Amounts due from other companies		47,878 4 8
Bills receivable		14,847 8 11
On deposit £	35,314 18 0	
In hand and on current accounts	60,879 1 6	
		96,193 19 6
		£ 1,023,198 6 4

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Geo. R. CRAWFORD. | Secretary—OTTO E. SCHAEFER.

Principal Office—New York, N.Y.

Head office in Canada—Montreal. | Chief agent in Canada—J. W. TATLEY.

(Incorporated, March 14, 1837. Dominion license issued, May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed for and paid up in cash ..	$ 300,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.: —

	Par value.	Market value.
State of New York Canal Imp. bonds, 1961, 4 p.c..	$ 60,000 00	$ 60,600 00

Carried out at market value	$ 60,600 00
Cash at head office	2 55
Cash in Royal Bank of Canada, Montreal	5,413 42
Interest accrued	1,200 00
Agents' balances and premiums uncollected ($605.53 was on business prior to October 1, 1912)..	13,197 08
Office furniture, $720.33; plans, $1,507.02 (net)	2,227 35
Total assets in Canada	$ 82,640 40

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses	$ 10,028 79
Reserve of unearned premiums, $42,626.51; Carried out at 80 per cent	34,101 20
Salaries, &c., due and accrued (estimated)	597 30
Taxes due and accrued (estimated)	517 31
Total liabilities in Canada	$ 45,244 60

INCOME IN CANADA.

Gross cash received for premiums	$ 67,195 25	
Deduct reinsurance, $1,559.91; return premiums, $9,396.27	10,956 18	
Total net cash received for premiums		$ 56,239 07
Received for interest on bank account		4 05
Total income in Canada		$ 56,243 12

WESTCHESTER—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 1,198 05	
Amount paid for losses occurring during the year	11,362 56	
Total net amount paid for all claims		$ 12,560 61
Commission or brokerage		12,119 15
Salaries, $1,590.30; travelling expenses, $309.56		1,899 86
Taxes		1,481 35
Miscellaneous expenditure, viz.:—Advertising, $228.97; furniture and fixtures, $900.41; maps and plans, $1,884.86; postage, telegrams, telephones and express, $596.37; printing and stationery, $945.70; rents, $98.42; board fees, &c., $478.91; sundries, $161.36		5,295 00
Total expenditure in Canada		$ 33,355 97

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	482	$ 876,834	$ 21,864 71
Taken during the year—new and renewed	2,131	5,783,717	83,691 60
Total	2,613	$ 6,660,551	$ 105,556 31
Deduct terminated	654	1,595,603	28,797 28
Gross in force at December 31, 1912	1,959	$ 5,064,948	$ 76,759 03
Deduct reinsured		126,916	1,513 20
Net in force at December 31, 1912	1,959	$ 4,938,032	$ 75,245 83

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 5,876 00
Mortgage loans on real estate, first liens	149,361 00
Book value of bonds and stocks	4,642,456 11
Cash in trust companies and in banks	293,810 04
Agents' balances	460,148 95
Total ledger assets	$ 5,551,652 10

NON-LEDGER ASSETS.

Interest due and accrued	11,269 46
Gross assets	$ 5,562,921 56
Deduct assets not admitted	199,650 18
Total admitted assets	$ 5,363 271 38

WESTCHESTER—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

LIABILITIES

Net amount of unpaid losses	$ 328,715 72
Total unearned premiums	3,208,913 12
Taxes due and accrued (estimated)	45,000 00
Reinsurance premiums	28,129 98
Reserve on account of reinsurance treaties	31,596 84
Reserve for all contingencies	5,000 00
Total liabilities, except capital stock	$ 3,647,355 66
Capital paid up in cash	300,000 00
Surplus over all liabilities	1,415,915 72
Total liabilities	$ 5,363,271 38

INCOME.

Net cash received for premiums	$ 3,361,539 57
Interest and dividends	211,367 52
Rents	108 00
Increase in liabilities on account of reinsurance treaties	20,905 31
Agents' balances previously charged off	446 91
Gross profit on sale or maturity of ledger assets	13,091 32
All other income	1,545 00
Total income	$ 3,609,003 63

DISBURSEMENTS.

Net amount paid for losses	$ 1,557,831 94
Expenses of adjustment and settlement of losses	29,881 53
Paid stockholders for interest or dividends	120,000 00
Commission or brokerage	573,750 40
Salaries, $64,598.31; expenses, $111,573.53, of special and general agents	176,171 84
Salaries, fees and all other charges of officers, directors, trustees and home office officials	131,058 86
Rents	19,515 26
Underwriters' boards and tariff associations	29,395 14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	12,930 31
Inspections and surveys	20,387 41
Taxes on real estate	442 48
State taxes on premiums, Insurance department licenses and fees	67,354 24
All other licenses, fees and taxes	12,307 33
Agents' balances previously charged off	432 01
Gross loss on sale or maturity of stocks	603 33
Reserve on account of reinsurance treaties	2,328 83
All other expenditure	73,164 45
Total disbursements	$ 2,827,555 36

WESTCHESTER—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$484,541,928 00
Premiums thereon	4,780,069 81
Amount of policies terminated during the year—Fire	346,056,155 00
Premiums thereon	3,404,038 77
Net amount of policies in force at December 31, 1912—Fire	611,927,255 00
Premiums thereon	6,137,259 52

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. GEO. A. COX.	Secretary—C. C. FOSTER.
General Manager—W. B. MEIKLE.	Principal Office—TORONTO.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII., cap, 116, and in 1904 by 4 Edward VII. cap. 141, and in 1906 by 6 Edward VII., cap. 179. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount of joint stock capital subscribed for	2,500,000 00
Amount paid up in cash ($1,000,000 Preferred)	2,484,625 65

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto	$ 141,102 83

Bonds owned by the Company:—

In deposit with the Receiver General.	Par value	Book and Market value.
Town of Owen Sound, 1925, 4 per cent	$ 6,000 00	$ 5,580 00
City of London, 1921, 4 per cent	4,000 00	3,780 00
Canada Permanent Mortgage Corporation, 1913, 4 per cent.	13,500 00	13,500 00
Central Canada Loan and Savings Company, 4 p.c	14,100 00	14,100 00
City of Winnipeg, 1941, 3½ per cent	2,000 00	1,700 00
Canadian Northern Railway, 1930, 4 per cent	5,353 33	5,192 73
Province of Manitoba, 1930, 4 per cent.	10.000 00	9,700 00
Toronto Savings and Loan Company, 1914-1917, 4 p.c	8,600 00	8,600 00
Moose jaw P.S. debs., 1920-23, 4½ p.c	15,666 64	15,039 97
Total in deposit with the Receiver General	$ 79,219 97	$ 77,192 70
Bonds in deposit or with trustees in United States, viz:—		
City of New York, 1919-1941, 3½ per cent	$ 147,000 00	$ 139,110 00
City of Columbus, Ohio, 1919, 4 per cent	50,000 00	50,400 00
City of Toledo, Ohio, 1942 and 1944, 4 per cent	50,000 00	51,000 00
City of Los Angeles, California, 1940, 5 p.c	105,000 00	101,850 00
City of Richmond, Virginia, 1921-1927, 4 per cent	42,000 00	40,110 00
City of Winnipeg, Manitoba, 1913-1920, 4 per cent	30,000 00	29,200 00
Town of Stayner, 1913 to 1928, 4 per cent	16,172 44	14,231 75
Toronto Savings and Loan Company, 1914-1917, 4 p.c	50,000 00	50,000 00
Central Canada Loan and Savings Company, various, 1917, 4 per cent	300,000 00	300,000 00
Town of Cobourg, 1924 to 1927, 4 per cent	25,000 00	22,000 00
City of Kingston, 1918-1927, 4½ per cent	21,300 00	20,767 50

THE WESTERN—*Continued.*

Bonds owned by the company—*Concluded.*

	Par value.	Book and Market value.
City of Kingston, 1922-1923, 4 per cent	$ 26,700 00	$ 24,964 50
Canadian Northern Railway, 1919 and 1930, 4 p.c.	147,333 33	144,413 33
Canadian Northern Railway, 1930, 4½ per cent	50,000 00	48,500 00
City of Montreal, 1917-1924, 4 per cent	46,000 00	44,080 00
Province of Manitoba, 1930, 4 per cent	60,000 00	58,200 00
Chicago, Milwaukee and St. Paul Railway, 1989, 4 p.c.	8,000 00	7,870 00
Niagara, St. Catharines and Toronto Ry. Co., 1929, 5 per cent	25,000 00	23,750 00
Dominion of Canada Stock, 1913, 3½ per cent	65,350 00	64,696 50
Georgia State bonds, 1933, 3½ per cent	10,000 00	9,160 00
Mathews Steamship Co. bonds, 1913-1916, 5 per cent	24,000 00	24,000 00
Provincial Light, Heat and Power Co., 1946, 5 p.c.	98,000 00	100,450 00
City of New York Corporate Stock, 1955, 4 p.c.	100,000 00	95,000 00
Greenville Co., South Carolina, 1933, 4½ per cent	5,000 00	5,000 00
Aurora, Elgin and Chicago Railway, 1946, 5 per cent	5,000 00	4,750 00
Chicago Railway Co., 1927, 5 per cent	5,000 00	4,962 50
Minneapolis and St. Paul Street Railway, 1928, 5 p.c.	5,000 00	5,175 00
Porto Rico, registered 1909, series bonds, 1927-32, 4 p.c.	10,000 00	10,200 00
Porto Rico, Railways Co., 1936, 5 p.c.	25,000 00	23,000 00
Duluth Street Railway, 1930, 5 p.c.	25,000 00	23,750 00
Total held in United States	$1,576,855 77	$1,540,591 08

Other bonds:—

Cape of Good Hope Con. Stock, 1943, 3 p.c., in deposit at Pretoria	$ 29,200 00	$ 23,360 16
Clifton Hotel bonds, 1916, 6 p.c. (with company)	3,700 00	3,700 00
Total par and market values	$1,688,975 74	$1,644,843 94

Carried out at market value.... $1,644,843 94

Stocks owned by the company:—

			Par value.	Book and Market value.
1,102	shares	Canadian Bank of Commerce	$ 55,100 00	$ 121,771 00
2,044	"	Canada Permanent Mtge. Corp.	20,440 00	39,244 80
300	"	Dominion Savings and Investment Co.	15,000 00	11,550 00
25	"	Toronto General Trusts Corporation	2,500 00	4,750 00
19,683	"	British America Assurance Co.	492,075 00	246,037 50
200	"	Chicago & Northwestern Ry. Co.	20,000 00	27,400 00
500	"	Lehigh Valley Ry. Co.	25,000 00	41,750 00
50	"	Lehigh Valley Coal Sales Co.	2,500 00	5,750 00
100	"	United States Steel Corporation	10,000 00	6,850 00
200	"	Louisville & Nashville Ry. Co.	20,000 00	28,200 00
40	"	" " " (20 p.c. pd.).	800 00	800 00
300	"	Minneapolis, St. Paul & Sault Ste. Marie Ry.	30,000 00	42,000 00
80	"	Illinois Central Ry.	8,000 00	10,160 00
		Total par, book and market values	$ 701,415 00	$ 586,263 30

Carried out at market value.... 586,263 30

Cash on hand at head office.... 946 51

Cash in banks, &c., viz.:—

Canadian Bank of Commerce New York, $368,794.29; less $186 395.08 overdraft at Toronto	$ 182,399 21
Bank of Nova Scotia, St. John, N.B.	978 65
Corn Exchange, National Bank, Chicago.	12 151 80
United States Mortgage and Trust Co.	2,143 46

Total cash in banks.... 197,673 12

Total ledger assets.... $ 2,570,829 70

THE WESTERN—*Continued.*

OTHER ASSETS.

Interest accrued	$ 21,897 99
Rents accrued	755 77
Agents' balances, ($22,259.28 on business prior to Oct. 1, 1912)	571,103 26
Bills receivable	18,244 95
Maps and plans	24,542 78
Due for reinsurance	53,157 20
Total assets	$ 3,260,531 65

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire losses, adjusted and unpaid	$ 331 25	
Net amount of fire losses, unadjusted (of which $92.50 accrued in previous years)	29,059 42	
Net amount of fire losses, resisted, not in suit	1,750 00	
Net amount of inland navigation losses, unadjusted	38,000 00	
Total net amount of unsettled claims in Canada		$ 69,140 67
Reserve of unearned premiums:—		
Fire	$ 463,314 49	
Inland Navigation	791 00	
Total reserve $464,105.49; carried out at 80 per cent		371,284 39
Dividends declared and due, remaining unpaid		981 93
Taxes due and accrued, fire, $5,700; other, $100.00		5,800 00
Due for directors' fees		7,695 00
Total liabilities (excluding capital stock) in Canada		$ 454,901 99

(2) *Liabilities in other Countries.*

Net amount of fire losses, unadjusted	$ 171,000 00	
" " resisted, in suit	7,200 00	
Total net amount of unsettled claims for fire losses ($12,274.73 of which accrued in previous years)		$ 178,200 00
Total amount of unsettled claims for inland navigation losses ($7,680.00 of which accrued in previous years)		43,602 40
Total net amount of unsettled claims in other countries		$ 221,802 40
Reserve of unearned premiums:—		
Fire	$1,494,190 43	
Inland Navigation	911 90	
Total reserve, $1,495,102.33; carried out at 80 per cent		1,196,081 86
Due and accrued for taxes, fire, $23,454.55; other, $50		23,504 55
Total liabilities in other countries		$ 1,441,388 81
Total liabilities (excluding capital stock) in all countries		$ 1,896,290 80
Excess of assets over liabilities		$ 1,364,240 85
Capital stock paid up in cash		2,484,625 65

THE WESTERN—*Continued.*

INCOME.

	In Canada.	In other countries.
For Fire risks.		
Gross cash received for premiums	$ 789,455 77	$3,048,798 06
Deduct reinsurance, $1,295,565.63; and return premiums, $501,249.47	414,560 71	1,382,254 39
Net cash received for fire premiums	$ 374,895 06	$1,666,543 67
For Inland and Ocean Risks.		
Gross cash received for premiums	$ 459,224 63	$ 934,668 29
Deduct reinsurance, $517,516.04; and return premiums, $25,375.11	234,366 63	308,524 52
Net cash received for inland and ocean premiums	$ 224,858 00	$ 626,143 77
For Inland Transportation Risks.		
Gross cash received for premiums	$ 17,407 27	$ 4,499 32
Deduct reinsurance, $11,990.14; and return premiums, $3,459.71	12,965 21	2,484 64
Net cash received for inland transportation premiums	$ 4,442 06	$ 2,014 68

Total net cash received for premiums in all countries	$ 2,898,897 24
Received for interest on investments	78,711 00
Received for rents	5,854 87
All other income	1,180 00
Gross income	$ 2,984,643 11
Deduct loss on sale of securities	2,505 00
Total net income	$ 2,982,138 11

EXPENDITURE.

	In Canada.	In other countries.
For Fire Losses.		
Amount paid for losses occurring in previous years	$ 113,526 92	$ 220,770 06
Deduct savings, salvage and reinsurances	81,916 94	79,155 31
Net amount paid for said losses	$ 31,609 98	$ 141,614 75
Amount paid for losses occurring during the year	$ 296,931 44	$1,131,794 42
Deduct savings, salvage and reinsurances	136,112 30	384,191 14
Net amount paid for said losses	$ 160,819 14	$ 747,603 28
Total net amount paid for fire losses	$ 192,429 12	$ 889,218 03
For Inland Transportation Losses.		
Amount paid for losses occurring during the year	$ 3,309 44	$ 2,692 82
Deduct savings, salvage and reinsurances	2,203 49	2,509 20
Net amount paid for inland transportation losses	$ 1,105 95	$ 183 62

Total net amount paid for fire and inland transportation losses	$ 1,082,936 72
Total net amount for marine and inland losses in Canada, $186,823.94; in other countries, $461,144.74	647,968 68
Commission or brokerage	525,495 52
Paid for salaries H.O. officials, $96,012.47; do., of officials and special agents, $126,631.35; directors' fees, $12,321.63; auditors' fees, $2,723.93	237,689 38

THE WESTERN—*Continued.*

EXPENDITURE—*Concluded.*

Taxes	$	65,929 36
Dividends		105,000 00
Miscellaneous payments, viz.:—Advertising, $13,316.39; boards and tariff associations, $24,626.42; postage, telephones, telegrams and express, $19,276.66; legal expenses, $2,745.16; printing and stationery, $31,018.43; furniture and fixtures, $3,209.52; maps and plans, $9,024.11; rent, $31,363.42; exchange, $4,226.77; office expenses, $3,319.16; inspections and surveys, $59,000.43; fire departments, patrol, salvage corps assessments, &c., $7,076.23; various, $828.12		209,030 82
Total expenditure	$	2,874,050 48

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912		$ 2,482,204 12
Income as above		2,982,138 11
Total		$ 5,464,342 23
Expenditure as above	$ 2,874,050 48	
Amount written off ledger assets not included above	19,462 05	
Total		2,893,512 53
Balance, net ledger assets, December 31, 1912		$ 2,570,829 70

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies,	$	179,737 95
Amount of commission thereon		38,266 30
Amount of losses recovered from said companies		99,052 40
Reserve, $143,281.76; carried out at 80 per cent	$	114,625 41
Amount of losses recoverable		5,982 34
Amount of reinsurance premiums payable to such companies		44,589 34

THE WESTERN—*Concluded.*

RISKS AND PREMIUMS.

—	In Canada.		In other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
(1). *Fire Risks.*	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement....	123,013,013	1,622,959 98	404,010,681	3,250,918 72	527,023,694	4,873,878 70
Taken during the year, new and renewed............	70,926,247	824,009 73	436,025,243	3,029,351 71	506,951,490	3,853,361 44
Total................	193,939,260	2,446,969 71	840,035,924	6,280,270 43	1,033,975,184	8,727,240 14
Deduct terminated........	54,782,030	658,615 59	382,512,690	2,553,522 44	437,294,720	3,212,138 03
Gross in force at end of year	139,157,230	1,788,354 12	457,523,234	3,726,747 99	596,680,464	5,515,102 11
Deduct reinsured..........	66,676,780	931,482 94	137,690,809	1,026,943 23	204,367,589	1,958,426 17
Net in force, Dec. 31, 1912..	72,480,450	856,871 18	319,832,425	2,699,804 76	392,312,875	3,556,675 94
(2). *Inland Marine Risks.*						
Gross policies in force at date of last statement....	5,339,549	39,063 82	5,707,118	132,842 12	11,046,667	171,905 94
Taken during the year.....	23,490,825	115,127 48	42,954,823	260,933 14	66,445,648	376,060 62
Total................	28,830,374	154,191 30	48,661,941	393,775 26	77,492,315	547,966 56
Deduct terminated........	22,257,080	99,360 16	40,775,596	247,639 45	63,032,676	346,999 61
Gross in force at end of year	6,573,294	54,831 14	7,886,345	146,135 81	14,459,639	200,966 95
Deduct reinsured..........	2,636,044	25,746 85	2,190,361	52,542 40	4,826,405	78,289 25
Net in force, Dec. 31, 1912..	3,937,250	29,084 29	5,695,984	93,593 41	9,633,234	122,677 70
(3). *Ocean Risks.*						
Gross policies in force at date of last statement....	4,587,085	63,256 28	19,509,318	159,247 73	24,096,403	222,504 01
Taken during the year.....	59,414,518	328,126 90	160,788,814	659,578 37	220,203,332	987,705 27
Total................	64,001,603	391,383 18	180,298,132	818,826 10	244,299,735	1,210,209 28
Deduct terminated........	57,720,782	306,237 03	161,462,596	680,732 93	219,183,378	986,969 96
Gross in force at end of year	6,280,821	85,146 15	18,835,536	138,093 17	25,116,357	223,239 32
Deduct reinsured..........	3,923,514	35,284 61	3,145,687	20,940 87	7,069,201	56,225 48
Net in force, Dec. 31, 1912..	2,357,307	49,861 54	15,689,849	117,152 30	18,047,156	167,013 84
(4). *Inland Transportation Risks.*						
Gross policies in force at date of last statement....	201,200	2,131 71	133,700	3,166 26	334,900	5,297 97
Taken during the year.....	27,892,140	18,048 37	198,028	4,308 24	28,090,168	22,356 61
Total................	28,093,340	20,180 08	331,728	7,474 50	28,425,068	27,654 58
Deduct terminated........	27,864,540	15,434 08	138,940	3,826 90	28,003,480	19,260 98
Gross in force at end of year	228,800	4,746 00	192,788	3,647 60	421,588	8,393 60
Deduct reinsured..........	152,533	3,164 00	96,394	1,823 80	248,927	4,987 80
Net in force, Dec. 31, 1912..	76,267	1,582 00	96,394	1,823 80	172,661	3,405 80

Total number of policies in force................	(No return)
Total net amount in force..................................	$420,165,926 00
Total premiums thereon................................	3,849,773 28

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—EDWIN GRAY. | Secretary and General Manager—JAMES HAMILTON.

Manager in Canada—P. M. WICKHAM.

Principal Office—York, England. | Head Office in Canada—Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,860,000 00
Amount subscribed for, £576,570	2,802,130 20
Amount paid up in cash, £75,657	367,693 02

ASSETS IN CANADA.

Value of real estate held by company	$ 325,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	1,564,400 00

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada registered stock, 1930-1950, 3½ per cent	$ 72,513 34	$ 68,887 66
Canadian Northern Railway Guaranteed first mortgage bonds, 1929, 4 per cent	24,333 33	24,330 00
Province of Manitoba bonds, 1947, 4 per cent	25,000 00	24,750 00
New Brunswick Coal and Railway Company guaranteed debentures, 1953, 4 per cent	26,000 00	25,480 00
City of Fort William debentures, 1928 and 1938, 5 p.c.	20,250 00	20,250 00
City of Fort William Hospital debentures, 1928, 5 p.c.	18,000 00	18,000 00
City of Montreal R.C.S. debentures, 1948, 4 p.c.	22,000 00	20,510 60
India stock, 1948, 3 per cent	24,333 33	18,977 40
City of Vancouver debentures, 1917 and 1918, 4 p.c.	26,000 00	25,400 00
City of Regina debentures, 1939, 4½ per cent	24,333 33	23,417 38
City of Port Arthur debentures, 1940, 4½ per cent	24,333 33	22,678 00
Alberta and Great Waterways Railway Co., debentures, 1959, 5 per cent	35,000 00	38,850 00
City of Kamloops debs., 1936, 5 p.c.	20,000 00	19,190 00
Total par and market values	$ 362,096 66	$ 350.721 04

Carried out at market value	350,721 04
Cash at head office in Canada	10,248 39

Cash in Banks, viz.—

Canadian Bank of Commerce	$ 70.247 01	
La Banque Provinciale	14,085 33	
Total cash in Banks		84,332 34

THE YORKSHIRE—*Continued.*

ASSETS—*Concluded.*

Agents' balances and outstanding premiums: fire, ($35.12 was on business prior to Oct. 1, 1912)	$ 41,446 83
Rents accrued	3,502 50
Interest accrued	4,234 20
Office furniture and Goad's plans	8,500 00
*Total assets in Canada	$ 2,392,385 30

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 9,076 00	
Net amount of fire losses, resisted, in suit (accrued in 1910)	8,019 00	
Net amount of live stock losses, unadjusted	8,751 00	
Net amount of live stock losses, resisted, not in suit	3,000 00	
Total net amount of all unpaid claims		$ 28,846 00
Reserve of unearned premiums, viz.:—		
Fire	$ 211,614 95	
Accident	1,332 46	
Plate Glass	897 59	
Sickness	823 57	
Employers' liability	2,873 22	
Live stock	16,345 75	
Auto	1,273 09	
Total, $235,160.63; carried out at 80 per cent		188,128 50
Taxes due and accrued		1,931 74
Total liabilities in Canada		$ 218,906 24

INCOME IN CANADA.

Fire Risks.	
Gross cash received for premiums	$ 314,564 14
Deduct reinsurance, $1,023.09; return premiums, $40,214.04	41,237 13
Net cash received for said premiums	$ 273,327 01
Live Stock Risks.	
Gross cash received for premiums	$ 56,490 62
Deduct return premiums	5,267 97
Net cash received for said premiums	$ 51,222 65

---

*In addition to the above assets the following Canadian investments are held at the head office of the Company in York, England.

	Par value.	Market value.
British Columbia Electric Railway, 4¼ per cent perpetual consolidated debenture stock	$ 36,925 00	$ 35,908 56
British Columbia Electric Railway 4½ per cent first mortgage debenture bonds	62,870 00	62,870 00
Quebec Central Railway debenture stock, 1919, 4 p.c.	10,220 00	10,117 80
Suburban Rapid Transit Co. first mortgage, 30-year gold bonds, 1938, 5 per cent	30,000 00	30,000 00
Imperial Rolling Stock Co., Limited, (Can. Northern Ry. car equipment)—		
First mortgage gold bonds, Series P, 1909-1917, 4½ per cent	13,500 00	13,500 00
Montreal Warehousing Co., 1936, 4 per cent	51,000 00	49,332 90
Can. Nor. Ont. Ry. Co., 4 per cent perpetual cons. deb. stock	77,375 00	72,539 17
N.S. Steel and Coal Co., 50-year first mortgage bonds, 1959, 5 per cent	20,630 00	19,732 60
C.P.R. perpetual consolidated debenture, 4 p.c. stock	2,433 00	2,433 00
	$ 304,953 00	$ 296,434 03

THE YORKSHIRE—*Continued.*

INCOME IN CANADA—*Concluded.*

Accident Risks.		
Gross cash received for premiums	$ 3,195 88	
Deduct reinsurance, $167.50; return premiums, $412.10	579 60	
Net cash received for said premiums	$ 2,616 28	
Sickness Risks.		
Net cash received for sickness premiums	$ 933 15	
Plate Glass Risks.		
Gross cash received for premiums	$ 1,946 48	
Deduct return premiums	475 20	
Net cash received for said premiums	$ 1,471 28	
Automobile Risks.		
Gross cash received for premiums	$ 4,288 46	
Deduct reinsurance and return premiums	1,651 89	
Net cash received for said premiums	$ 2,636 57	
Employers' Liability Risks.		
Gross cash received for premiums	$ 5,493 12	
Deduct return premiums	774 94	
Net cash received for said premiums	$ 4,718 18	
Total net cash received for premiums		$ 336,925 12
Received for interest on investments		72,270 13
Received for rents		21,606 31
Total income in Canada		$ 430,801 56

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 17,060 87	
Amount paid for losses occurring during the year	$ 118,014 78	
Deduct amount received for savings and salvage	101 06	
Net amount paid for said losses	$ 117,913 72	
Total net amount paid for fire losses	$ 134,974 59	
Live Stock Risks.		
Amount paid for losses occurring in previous years	$ 5,032 00	
Amount paid for losses occurring during the year	$ 29,903 88	
Deduct salvages and reinsurance	165 00	
Net amount paid for said losses	$ 29,738 88	
Total net amount paid for live stock losses	$ 34,770 88	
Automobile Risks.		
Amount paid for claims occurring during the year	$ 219 95	
Deduct salvages and reinsurances	34 71	
Net amount paid for automobile losses	$ 185 24	
Plate Glass Risks.		
Net amount paid for plate glass losses	$ 311 36	
Accident Risks.		
Net amount paid for accident losses	$ 482 30	
Employers' Liability Risks.		
Net amount paid for employers' liability losses	$ 729 18	
Sickness Risks.		
Net amount paid for sickness losses	$ 405 10	
Total net amount paid for losses		$ 171,858 65

THE YORKSHIRE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Paid for commission or brokerage: fire, $47,731.39; other, $9,958.78 .... $	57,690 17
Paid for salaries, fees, and all other charges of officials: fire, (salaries officials, $13,582.33; directors' fees, $960; auditors' fees, $300; travelling expenses, $1,868.14). Total, $16,710.47; other, (salaries of officials, $5,119.60; travelling expenses, $2,947.12); Total, $8,066.72	24,777 19
Paid for taxes: fire, $5,170.47; other, $711.16	5,881 63
Miscellaneous payments, fire, viz.:—Rent and light, $3,926.41; printing and stationery, $3,967.09; advertising, $339.46; postage, telegrams, telephone and express, $1,993.08; petty expenses and sundries, $1,151.58; office furniture and fittings, $432.65; underwriters' association fees, $1,912.14; maps and plans, $1,678.18; legal fees, $50	15,450 59
Miscellaneous payments, other, viz.:–Advertising, $162.65; furniture and fixtures, $124.85; vet. surgeon's fees, $44.90; postage, telegrams, telephones and express, $862.42; printing and stationery, $1,436.65; rent, $256.37; petty expenses and sundries, $589.03; legal expenses, $100	3,576 87
Total expenditure in Canada .... $	279,235 10

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	13,470	$ 28,222,030	$ 355,193 67
Policies taken during the year, new and renewed.	11,151	28,019,153	334,510 16
Total	24,621	$ 56,241,183	$ 689,703 83
Deduct terminated	8,841	22,466,980	281,880 37
Gross in force at end of year	15,780	$ 33,774,203	$ 407,823 46
Deduct reinsured		394,000	2,204 69
Net in force at December 31, 1912	15,780	$ 33,380.203	$ 405,618 77

Live Stock Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	397	$ 522,383	$ 36,462 89
Taken during the year, new	1,654	1,507,157	59,341 92
Total	2,051	$ 2,029.540	$ 95,804 81
Deduct terminated	1,316	1,548,756	63,113 32
Gross and net in force at Dec. 31, 1912	735	$ 480,784	$ 32,691 49

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	33	$ 109,500	$ 555 00
Taken during the year, new	246	588,950	3,367 88
Taken during the year, renewed	50	116,000	553 50
Total	329	$ 814,450	$ 4,476 38
Deduct terminated	69	184,250	788 55
Gross in force at end of year	260	$ 630,200	$ 3,687 83
Deduct reinsured		22,500	167 50
Net in force at December 31, 1912	260	$ 607,700	$ 3,520 33

THE YORKSHIRE—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Employers' Liability Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	9	$ 92,447	$ 683 70
Taken during the year, new	48	480,000	6,601 92
Taken during the year, renewed	3	30,000	360 00
Total	60	$ 602,447	$ 7,645 62
Deduct terminated	11	110,000	787 95
Gross and net in force at December 31, 1912	49	$ 492,447	$ 6,857 67

Sickness Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	22	....	$ 270 00
Taken during the year, new	167	....	1,409 65
Taken during the year, renewed	19	....	237 50
Total	208	....	$ 1,917 15
Deduct terminated	26	....	254 08
Gross and net in force at December 31, 1912	182	....	$ 1,663 07

Plate Glass Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	13	....	$ 232 24
Taken during the year, new	128	....	2,564 20
Taken during the year, renewed	6	....	58 15
Total	147	....	$ 2,854 59
Deduct terminated	17	....	263 89
Gross and net in force at December 31, 1912	130	....	$ 2,590 70

Automobile Risks.

	No.	Amount.	Premiums.
Gross policies taken during the year, new	63	$ 630,000	$ 4,778 40
Deduct terminated	19	190,000	1,020 00
Gross in force at end of year	44	$ 440,000	$ 3,758 40
Deduct reinsured	..	50,000	631 89
Net in force at December 31, 1912	44	$ 390,000	$ 3,126 51

(For General Business Statement, see Appendix.)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE DURING THE YEAR ENDING DECEMBER 31, 1912.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement).
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Railway Accident Insurance Company.
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited).
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Casualty Company.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Sterling Accident and Guarantee Company of Canada.
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
The Canadian Railway Accident Insurance Company.
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)

AUTOMOBILE INSURANCE—*Concluded.*

International Casualty Company.
The Marine Insurance Company (Limited.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.

BURGLARY INSURANCE.

The Canadian Railway Accident Insurance Company.
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited.)
The Dominion of Canada Guarantee and Accident Insurance Company.
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

Alliance Assurance Company, Limited. (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company.
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited.)
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Guarantee Company of North America.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
National Surety Company.
The Ocean Accident and Guarantee Corporation (Limited).
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Hudson Bay Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The British and Foreign Marine Insurance Company (Limited).
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement).
The Marine Insurance Company (Limited.)
The Ocean Marine Insurance Company (Limited.)
Queen Insurance Company of America. (*See* Fire Statement).
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement).
The Western Assurance Company. (*See* Fire Statement).

LIGHTNING INSURANCE.

The Western Assurance Company. (See Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
The Canadian Railway Accident Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass Insurance Company (Limited).
The New York Plate Glass Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement).
The Ocean Accident and Guarantee Corporation (Limited).
Railway Passengers Assurance Company.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
The Canadian Railway Accident Insurance Company.
Catholic Mutual Benefit Association, The Grand Council of the. (*See* Life Statement, Vol. II.)
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited).
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE—*Concluded.*

The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Casualty Company.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement).
The Royal Guardians. (*See* Life Statement, Vol. II).
The Sterling Accident and Guarantee Company of Canada.
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Supreme Court of the Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited.) (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
Hartford Fire Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Canadian Casualty and Boiler Insurance Company.
The Fidelity and Casualty Company of New York.
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

The Title and Trust Company.

TORNADO INSURANCE.

American Central Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)

TORNADO INSURANCE—*Concluded.*

National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

WEATHER INSURANCE.

The Canada Weather Insurance Company.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. L. H. SIMPSON | Principal Office—New York, N.Y.
Secretary—John E. HOFFMAN. | Head Office in Canada—Montreal.

Chief Agent in Canada—Robert J. Dale.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 300,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—	
State of New York, Canal Improvement bonds, 1961, 4 p.c. par value $26,000. Carried out at market value	$ 26,000 00
Cash at head office in Canada	2,077 48
Total assets in Canada	$ 28,077 48

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 1,103 20	
Net amount of losses, unadjusted	1,500 00	
Total net amount of unsettled claims		$ 2,603 20
Total liabilities in Canada		$ 2,603 20

INCOME IN CANADA.

Gross cash received for premiums	$ 19,610 97	
Deduct reinsurance, 50c; return premium, $91.24	91 74	
Net cash received for said premiums		$ 19,519 23
Total income in Canada		$ 19,519 23

EXPENDITURE IN CANADA.

Amount paid for inland transportation losses occurring during the year	$ 3,029 25	
Deduct salvages and reinsurance	141 25	
Net amount paid for said losses		$ 2,888 00
Paid for commission or brokerage		3,656 77
Paid for taxes		351 73
Total expenditure in Canada		$ 6,896 50

THE AMERICAN AND FOREIGN—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	No.	Amount.	Premiums.
Policies taken during the year	704	$ 81,685 592	$ 19,610 97
Deduct terminated	704	81,685 592	19,610 97

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total amount received for premiums	$ 146,562 12
Total amount received for interest and dividends	37,185 79
Agents' balances previously charged off	176 29
Gross profit on sale or maturity of bonds	718 59
Gross increase, by adjustment, in book value of ledger assets	259 43
Total income	$ 184,902 22

DISBURSEMENTS.

Net amount paid for losses	$ 39,225 92
Expenses of adjustment and settlement of claims	3,548 00
Paid stockholders for interest or dividends	21,000 00
Commissions or brokerage	29,884 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,979 35
Allowances to local agencies for miscellaneous agency expenses	20 35
State taxes on premiums, Insurance department licenses and fees	3,190 96
All other licenses	943 88
Gross decrease in book value of ledger assets	1,390 24
Underwriters' boards and tariff associations	106 22
Inspections and surveys	18 56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	13 77
Other disbursements	2,625 24
Total disbursements	$ 105,947 05

LEDGER ASSETS.

Book value of stocks and bonds	$ 1,041,044 18
Cash in trust companies and in banks	26,781 31
Agents' balances	49,412 28
Total ledger assets	$ 1,117,237 77

NON-LEDGER ASSETS.

Interest accrued	6,499 16
Due from other companies for reinsurances	2,445 62
Gross assets	$ 1,126,182 55
Deduct assets not admitted	60,658 25
Total admitted assets	$ 1,065,524 30

THE AMERICAN AND FOREIGN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 55,716 00
Total unearned premiums	50,174 09
State, county and municipal taxes due or accrued	9,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers	2,764 78
Reinsurance premiums	23,235 81
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	200 00
Total liabilities, except capital	$ 141,590 68
Capital paid up in cash	300,000 00
Surplus over all liabilities	623,933 62
Total liabilities	$ 1,065,524 30

RISKS AND PREMIUMS.

For Marine and Inland Risks.

Amount written or renewed during the year	$807,974,293 00
Premiums thereon	807,216 97
Amount terminated during the year	801,855,726 00
Premiums thereon	766,222 43
Net amount in force at December 31, 1912	9,614,569 00
Premiums thereon	78,344 20

AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—F. W. LAFRENTZ. | Secretary—H. B. ZEVELY.
Principal Office— 100 Broadway, New York.
Chief Agent in Canada—WILLIAM H. HALL. | Head Office in Canada—Toronto.
(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 5,000.000 00

ASSETS IN CANADA.

Bonds owned by the company:—	Par value.	Market value.	
*Canadian Northern Railway, Winnipeg terminals guaranteed bonds Prov. Man. 1939, 4 per cent	$ 100.000 00	$ 96,000 00	
Province of New Brunswick, 3 per cent bonds, 1939	10,000 00	8,300 00	
Total par and market values	$ 110.000 00	$ 104.300 00	
Carried out at market value			$ 104,300 00
1,625 shares Canadian Surety Co. (10 p.c. paid up) par value $16,250; carried out at market value			16,250 00
Cash at head office in Canada			25 00
Cash in banks, viz.:—			
Imperial Bank of Canada, Toronto		$ 294 11	
Home Bank, Toronto		1,264 86	
Molsons Bank, Montreal		20,000 00	
Total cash in banks			21,558 97
Interest accrued			2,300 00
Gross premiums due and uncollected on Canadian policies in force, guarantee, $4,826.96; less commission, $965.39			3,861 57
Taxes &c., paid in advance			237 50
Total assets in Canada			$ 148,533 04

LIABILITIES IN CANADA.

Outstanding claims, viz.:—		
Guarantee, unadjusted	$ 3,303 11	
" resisted, in suit (accrued in previous years)	27,665 95	
Total net amount of unpaid claims		$ 30,969 06
Reserve of unearned premiums, $19,689 54; carried out at 80 per cent		15,751 63
Taxes due and accrued		188 10
Total liabilities in Canada		$ 46,908 79

---

*In deposit with Receiver General.

AMERICAN SURETY COMPANY—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 38,234 68	
Deduct return premiums	5,218 81	
Total net cash received for premiums		$ 33,015 87
Received for interest on investments		4,900 00
Total income in Canada		$ 37,915 87

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 3,976 36	
Deduct salvages and reinsurances	717 02	
Total net amount paid for claims		$ 3,259 34
Commission or brokerage		4,777 99
Paid for salaries of officials, $6,842.58; travelling expenses, $671.38		7,513 96
Taxes		1,197 29
Miscellaneous payments, viz: Postage, $647.37; rents, $400; furniture and fixtures, $31; printing and stationery, $628.17; telegrams, telephone, express, &c., $1,139.72		2,846 26
Total expenditure in Canada		$ 19,594 84

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,690	$ 4,057,150	$ 22,239 39
Taken during the year, new and renewed	4,873	10,689,875	40,295 10
Total	6,563	$ 14,747,025	$ 62,534·49
Deduct terminated	2,249	4,650,649	24,412 79
Gross and net in force at December 31, 1912	4,314	$ 10,096,376	$ 38,121 70

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 3,480,000 00
Loans secured by pledge of bonds, stocks or other collaterals	11,026 36
Mortgage loans on real estate, first liens	195,250 00
Book value of stocks and bonds owned	4,413,663 95
Cash on hand in banks and deposits in trust companies	816,363 26
Gross premiums in course of collection	552,490 74
Total ledger assets	$ 9,468,794 31

NON-LEDGER ASSETS.

Interest accrued	23,930 52
Rents due and accrued	9,241 07
Gross assets	$ 9,501,965 90
Deduct assets not admitted	1,014,267 21
Total admitted assets	$ 8,487,698 69

AMERICAN SURETY COMPANY—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

LIABILITIES.

Total amount of unpaid losses	$ 736,197 03
Total unearned premiums	1,659,387 97
Commission, brokerage, &c., due or to become due to agents	32,520 81
Salaries, expenses, &c., due and accrued	12,500 00
State, county and municipal taxes due or accrued (estimated)	43,551 46
Reinsurance due	46,823 65
Advance premiums	19,820 85
Other liabilities	43,705 53
Gross liabilities, except paid up capital	$ 2,594,507 30
Less liabilities secured by special deposits	176,144 21
Net liabilities except paid up capital	$ 2,418,363 09
Capital stock paid up	5,000,000 00
Surplus beyond capital and other liabilities	1,069,335 60
Total liablilties	$ 8,487,698 69

INCOME.

Net cash received for premiums	$ 2,779,517 30
Received for interest and dividends	211,665 48
Received for rents	315,072 60
Gross profit on sale or maturity of ledger assets	3,715 48
Gross increase by adjustment in book value of ledger assets	313,952 09
All other income	43,611 99
Total income	$ 3,667,534 94

EXPENDITURE.

Net amount paid for losses	$ 589,261 37
Investigation and adjustment of claims	44,771 64
Dividends paid stockholders	2,875,000 00
Commission or brokerage	298,359 14
Salaries, travelling and all other expenses of agents not on commission account	765,394 02
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	330,973 52
Inspections	14,295 88
Taxes on real estate	76,864 85
State taxes on premiums, Insurance Department licenses and fees.	55,963 34
All other licenses, fees and taxes	14,101 01
Rent	45,902 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years	189,858 13
Gross loss on sale or maturity of ledger assets	37,017 50
All other expenditure	128,520 95
Total expenditure	$ 5,466,283 85

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year	$ 1,383,667 76	$ 2,170,660 32
Premiums on risks expired and terminated	1,175,481 63	1,970,943 73
Premiums on policies in force at end of year	1,229,193 80	1,991,235 59

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—GEORGE C. ROBB.	Vice-President, Chief Agent and Secretary—H. N. ROBERTS.

Principal office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1898, by 52 Vic., cap. 97, and in 1892 ,by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized..........................$	500,000 00
Amount subscribed for and paid up in cash....................	100,100 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens...$	5,000 00

Bonds owned by the Company, viz:—

	Par value.	Book value.	Market value.
In deposit with Receiver General—			
City of Vancouver, 1942 and 1946 3½ and 4 p.c......................$	14,000 00	$ 13,372 84	$ 12,889 80
Town of Owen Sound, 1923, 4 p.c...	4,000 00	4,013 58	3,764 00
City of London, Ont., 1914, 4½ p.c..	10,574 12	11,177 91	10,552 96
City of London, Ont., 1921, 4 p.c...	6,000 00	6,000 00	5,688 00
Town of Maisonneuve, 1946, 4½ p.c.	10,000 00	9,761 97	10,000 00
City of Westmount, 1947, 4½ p.c....	9,000 00	9,090 00	9,000 00
City of Edmonton, 1913-1938, 5 p.c.............................	13,000 00	13,325 05	13,390 00
City of Saskatoon, S.D., 1921-1940, 5 p.c......................	20,000 00	20,503 74	20,000 00
Mun. of Burnaby debs., 1922, 5 p.c.	25,000 00	25,500 00	25,000 00
	$ 111,574 12	$ 112,745 09	$ 110,284 76
Held by the Company—			
City of Hamilton, 1915–1919, 4 p.c.	8,710 25	8,484 68	8,675 40
Canada Southern Ry. bonds, 1962, 6 p.c............................	19,000 00	20,092 50	20,092 50
City of Kamloops debentures, 1956, 5 p.c........................	5,000 00	4,769 50	4,895 00
Canadian Northern Ry., Car Equipment, 1915, 4½ p.c........	15,000 00	14,587 50	14,865 00
City of Strathcona, 1949, 4½ p.c...	12,000 00	11,786 40	11,700 00
City of Moosejaw, 1921, 4½ p.c....	10,000 00	9,764 00	9,750 00
Total par, book and market values..........................$	181,284 37	$ 182,229 67	$ 180,262 66

THE BOILER INSPECTION AND INSURANCE CO.—*Continued.*

LEDGER ASSETS—*Concluded.*

Carried out at book value	$	182,229 67

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp.	$ 6,280 00	$ 7,713 70	$ 12,308 80
62 shares Toronto General Trust Corp.	6,200 00	9,582 50	11,780 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	19,000 00
Total par, book and market values	$ 22,480 00	$ 38,246 32	$ 43,088 80

Carried out at book value		38,246 32
Cash at head office		4,691 29
Cash in bank of Nova Scotia, Toronto, savings account, $9,124.73; do. current account, $11,811.15; do. Montreal, current account, $182.93		21,118 81
Total ledger assets	$	251,286 09

OTHER ASSETS.

Market value of stocks, bonds and debentures, over book value	$	2,875 47
Interest accrued		3,204 12
Office furniture and inspectors' appliances		2,000 00
Special service accounts in course of collection		726 35
Net amount of outstanding premiums, $9,446.21; less 20 per cent.		7,556 97
Total assets	$	267,649 00

LIABILITIES.

Amount of claims, adjusted but unpaid	$	10,000 00
Reserve of unearned premiums, $117,268.04; carried out at 80 per cent		93,814 43
Taxes due and accrued		325 25
Total liabilities (excluding capital stock)	$	104,139 68
Excess of assets over liabilities	$	163,509 32
Capital stock paid up		100,100 00
Surplus over all liabilities and paid up capital	$	63,409 32

INCOME.

Gross cash received for premiums	$ 86,070 45		
Deduct reinsurance, $1,200; return premiums, $11,503.85	12,703 85		
Net cash received for steam boiler premiums		$	73,366 60
Received for interest on investments			10,223 90
Income for special service department			1,340 25
Total income		$	84,930 75

THE BOILER INSPECTION AND INSURANCE CO.—*Concluded.*

EXPENDITURE.

Total net amount paid for steam boiler claims	$ 1,220 79
Commission or brokerage	7,430 72
Paid for salaries of officials, $6,753.33; salaries of agents, $5,606.96; travelling expenses, $872.52; inspectors' salaries and expenses, $30,169.45	43,402 26
Taxes	1,804 43
Miscellaneous payments: Head office expenses, $1,648.89; advertising, $986.16; furniture and appliances, $532.21; postage, telegrams, telephones and express, $975.13; rent, $2,412.83; exchange, $77.24; legal fees, $58.50; investigation of claims, $40.10; agency expenses, $682.48; printing and stationery, $1,079.85	8,493 39
Total expenditure	$ 62,351 59

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911		$ 229,466 17
Income as above		84,930 75
Total		$ 314,396 92
Amount of expenditure as above	$ 62,351 59	
Loss on maturing debentures	759 24	
Total		63,110 83
Net ledger assets, December 31, 1912		$ 251,286 09

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,463	$ 21,098,400	$ 217,118 55
Taken during the year, new and renewed	1,191	11,671,200	102,873 72
Total	3,654	$ 32,769,600	$ 319,992 27
Deduct terminated	1,068	9,068,400	95,149 75
Gross and net in force at December 31, 1912	2,586	$ 23,701,200	$ 224,842 52

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—G. B. HEYWORTH.
Principal Office—Liverpool, Eng.

Secretary—WILLIAM GOW.
Head Office in Canada—Montreal.

Chief Agent in Canada—ROBERT J. DALE.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 1,340,000	$ 6,521,333 33
Amount paid thereon in cash	268,000	1,304,266 67

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—	
City of Montreal, 1926-1927, 4 p.c. par value $117,000. Carried out at market value	$ 114,660 00
Interest accrued	780 00
Cash at head office in Canada	367 47
Total assets in Canada	$ 115,807 47

LIABILITIES IN CANADA.

Reserve of unearned Premiums:—		
Inland Transportation	$ 235 85	
Sprinkler Leakage	317 08	
Total, $552.93; carried out at 80 per cent		442 34
Total liabilities in Canada		$ 442 34

INCOME IN CANADA.

Inland Transportation Risks.		
Gross cash received for premiums	$ 2,536 61	
Deduct reinsurance, $278.25; return premiums, $78	356 25	
Net cash received for said premiums	$ 2,180 36	
Sprinkler Leakage Risks.		
Net cash received for premiums during the year	412 50	
Total net cash received for premiums		$ 2,592 86
Received for interest on investments		4,680 00
Total income in Canada		$ 7,272 86

THE BRITISH AND FOREIGN—*Concluded.*

EXPENDITURE IN CANADA.

Inland Transportation Risks.			
Amount paid for claims occurring in previous years	$ 116 59		
Amount paid for claims occurring during the year	$ 297 59		
Deduct salvages and reinsurances	32 73		
Net amount paid for said claims	$ 264 86		
Total net amount paid for claims		$	381 45
Paid for commission or brokerage			601 37
Total expenditure in Canada		$	982 82

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	No.	Amount.	Premiums thereon.
Policies in force at date of last statement	2	$ 130,000 00	$ 195 00
Policies taken during the year, new	247	1,510,038 00	2,536 61
Total	249	$ 1,640,038 00	$ 2,731 61
Deduct terminated	245	1,339,038 00	2,201 61
Gross in force at end of year	4	$ 301,000 00	$ 530 00
Deduct reinsured		33,110 00	58 30
Net in force at December 31, 1912	4	$ 267,890 00	$ 471 70
Sprinkler Leakage Risks.			
Policies taken during the year, new	5	$ 55,500 00	$ 412 50
Gross and net in force at December 31, 1912	5	$ 55,500 00	$ 412 50

(*For General Business Statement, see Appendix.*)

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—S. H. EWING.

Secretary and Chief Agent—
T. H. HUDSON.

Head Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed for	108,300 00
Amount paid thereon in cash	43,320 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
Town of Whitby, 5 p.c., 1916-1918	$ 302 02	$ 302 02
City of St. Henri, 4½ p.c., 1951	8,000 00	8,776 00
Town of St. Louis, 4 p.c., 1937	10,000 00	10,000 00
Town of St. Louis, 4½ p.c., 1929	4,000 00	4,240 00
Province of New Brunswick, 4 p.c., 1921	5,000 00	5,000 00
Province of New Brunswick, 3 p.c., 1938	9,733 33	8,204 22
Province of Manitoba, 4 p.c., 1947	1,000 00	1,000 00
City of Winnipeg, 4 p.c., 1938	15,000 00	14,527 50
City of Montreal (St. Paul) 4½ p.c., 1949, 1950	38,000 00	40,690 40
	$ 91,035 35	$ 92,740 14

Stocks and bonds held by company, viz.:—

	Par value.	Book and Market value.
Dominion of Canada inscribed stock, 3½ p.c.	$ 37,960 00	$ 37,200 80
City of Three Rivers debentures, 1956, 4½ p.c.	15,000 00	15,291 00
Canadian Northern Railway Co.'s bonds (guaranteed by Province of Manitoba) 1930, 4 p.c.	12,166 66	12,166 66
Town of Sydney, N.S., debentures, 1932, 4 p.c.	5,000 00	4,515 00
Town of St. Louis, debentures, 1929, 4½ p.c.	1,000 00	1,060 00
Town of Valleyfield, debentures, 1926, 4 p.c.	5,000 00	4,689 00
Town of Hintonburg, debentures, 1922, 5 p.c.	2,500 00	2,595 75
City of Vancouver, debentures, 1939, 3½ p.c.	4,000 00	3,530 80
Village of Verdun, debentures, 1929, 4 p.c.	2,000 00	1,884 40
Town of Lachine, debentures, 1940,4 p.c.	6,000 00	5,529 60
Windsor Hotel Co.'s bonds, 1931, 4½ p.c.	5,000 00	4,950 00
City of Stratford, bonds, 1936, 4 p.c.	8,000 00	7,540 00
Town of Maisonneuve, 1946, 4½ p.c.	5,000 00	5,000 00
Province of Manitoba, 1947, 4 p.c.	5,000 00	5,000 00
City of St. Henri, R.C. School, 1949, 4½ p.c.	11,000 00	11,607 30
Town of Verdun, 1939, 5 p.c.	5,000 00	5,388 50
Town of Longue Pointe, R.C. School, 1951, 5 p.c.	5,000 00	5,337 50
Municipality of Dorval, School, 1932, 5 p.c.	15,000 00	15,480 00
Municipality Youville, School, 1952, 5 p.c.	10,000 00	10,444 00
City of Sherbrooke, R.C. School, bonds 1942, 5 p.c.	5,000 00	5,199 00
Municipality of Maisonneuve, School, 1937, 5 p.c.	10,000 00	10,180 00

THE CANADA ACCIDENT—*Continued.*

LEDGER ASSETS—*Concluded.*

Stocks and bonds held by the company—*Concluded.*

	Par value.	Book and Market value.
City of Fraserville, 1940, 5 p.c.	$ 26,000 00	$ 27,196 00
Town of Vaudreuil, 1929, 4½ p.c.	5,000 00	4,858 00
City of Ottawa, R.C.S.S., 1916, 4½ p.c.	2,600 00	2,600 00
Parish Tres. St. Redempteur, 1913-1945, 5 p.c.	7,521 19	7,521 19
School Mun., St. Georges, 1960, 4½ p.c.	20,000 00	20,000 00
Dewdney Dyking Dist., 1930, 6 p.c.	15,000 00	15,850 50
St. Gregoire School, 1950, 4½ p.c.	20,000 00	20,000 00
Town of St. Laurent, 1951, 5 p.c.	5,000 00	5,221 00
City of Winnipeg, 1935, 3½ p.c.	2,000 00	1,787 00
Total par and market values	$ 277,747 85	$ 279,623 00

Carried out at book and market value	$ 372,363 14
Cash on hand at head office and in transit	11,491 71
Cash in Molsons Bank; savings account, $20,831.61; current acc., $9,031.15	29,862 76
Accident trust deposit	750 00
Total ledger assets	$ 414,467 61

OTHER ASSETS.

Interest accrued		2,133 24
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 4,776 07	
Plate Glass	3,529 66	
Sickness	2,206 20	
Employers' liability	53,249 39	
Guarantee	42 50	
Total	$ 63,803 82	
Less commission (25 p.c.)	15,950 95	
Net amount of outstanding premiums		47,852 87
Total assets		$ 464,453 72

LIABILITIES.

Net amount of outstanding, unadjusted claims:—		
Accident	$ 2,374 82	
Plate Glass ($85 accrued in previous years)	1,861 73	
Sickness	1,761 06	
Employers' Liability ($6,115 accrued in previous years)	51,965 93	
Total net amount of unpaid claims		$ 57,963 54
Reserve of unearned premiums for accident risks	$ 20,169 61	
" " " plate glass risks	26,476 26	
" " " sickness risks	5,434 67	
" " " " employers' liability risks	63,124 46	
" " " guarantee risks	122 50	
Total net reserve, $115,327.50; carried out at 80 per cent		92,262 00
Agents' balances		252 51
Due reinsurance companies		906 27
Taxes due and accrued		2,000 00
Total liabilities		$ 153,384 32

THE CANADA ACCIDENT—*Continued.*

LIABILITIES—*Concluded.*

Excess of assets over liabilities	$ 311,069 40
Capital stock paid up	43,320 00
Surplus over liabilities and capital	$ 267,749 40

INCOME.

Accident Risks.		
Gross cash received for premiums	$ 43,279 27	
Deduct reinsurance, $3,477.68; and return premiums, $909.59	4,387 27	
Net cash received for said premiums	$ 38,892 00	
Employers' Liability Risks.		
Gross cash received for premiums	$ 233,939 61	
Deduct reinsurance, $137.04; and return premiums, $9,600.78	9,737 82	
Net cash received for said premiums	$ 224,201 79	
Sickness Risks.		
Gross cash received for premiums	$ 11,435 32	
Deduct reinsurance, $1,070.07; and return premiums, $295.82	1,365 89	
Net cash received for said premiums	$ 10,069 43	
Plate Glass Risks.		
Gross cash received for premiums	$ 21,901 49	
Deduct return premiums	2,295 88	
Net cash received for said premiums	$ 19,605 61	
Guarantee Risks.		
Gross cash received for premiums	$ 297 50	
Deduct reinsurance	65 00	
Net cash received for said premiums	$ 232 50	
Total net cash received for premiums		$ 293,001 33
Received for interest on investments		14,977 05
Total income		$ 307,978 38

EXPENDITURE.

Accident Risks.	
Net amount paid for claims occurring in previous years	$ 6,317 75
Amount paid for claims occurring during the year	$ 8,532 42
Deduct reinsurance	461 51
Net amount paid for said claims	$ 8,070 91
Total net amount paid for accident claims	$ 14,388 66
Sickness Risks.	
Net amount paid for claims occurring in previous years	$ 2,111 72
Amount paid for claims occurring during the year	$ 3,904 68
Deduct reinsurance	358 09
Net amount paid for said claims	$ 3,546 59
Total net amount paid for sickness claims	$ 5,658 31

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 33,059 92	
Amount paid for claims occurring during the year	80,420 73	
Total net amount paid for employers' liability claims	$ 113,480 65	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 772 48	
Net amount paid for claims occurring during the year	7,836 61	
Total net amount paid for plate glass claims	$ 8,609 09	
Total net amount paid for claims		$ 142,136 71
Amount of dividends paid to shareholders		4,332 00
Paid or allowed for commission or brokerage		61,670 23
Paid for salaries of officials, $18,596.48; directors' fees, $675; auditors' fees, $200; travelling expenses, $1,365.85		20,837 33
Paid for taxes		3,040 39
Miscellaneous payments, viz.:—Printing and stationery, $1,132.59; advertising, $211; elevator inspections, $1,027.65; rent, $1,211.82; postage, telegrams, telephone and express, $1,026.60; general expenses, $4,711.27; office furniture and fixtures, $128.58; medical fees, $225.34; legal fees, $16.17		9,691 02
Total expenditure		$ 241,707 68

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1912		$ 350,791 67
Income as above		307,978 38
Total		$ 658,770 05
Expenditure as above	$ 241,707 68	
Depreciation in value of securities	2,834 51	
Net expenditure Commercial Union reinsurance	12 76	
Total		244,554 95
Balance, net ledger assets, December 31, 1912, ($414,467.61, less $252.51 agents' credit balances)		$ 414,215 10

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	3,993	$ 12,513,830	$ 43,870 47
Taken during the year, new and renewed	3,653	12,767,201	44,487 89
Total	7,646	$ 25,281,031	$ 88,358 36
Deduct terminated	4,002	12,553,830	44,431 21
Gross in force at end of year	3,644	$ 12,727,201	$ 43,927 15
Deduct reinsured		718,208	3,587 93
Net in force at December 31, 1912	3,644	$ 12,008,993	$ 40,339 22

THE CANADA ACCIDENT—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Sickness Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	2,573	....	$ 11,646 73
Taken during the year, new and renewed	2,611	....	12,034 03
Total	5,184	....	$ 23,680 76
Deduct terminated	2,575	....	11,725 61
Gross in force at end of year	2,609	....	$ 11,955 15
Deduct reinsured		....	1,085 82
Net in force at December 31, 1912	2,609	....	$ 10,869 33
Plate Glass Risks.			
Gross policies in force at date of last statement	3,359	....	$ 55,855 55
Taken during the year, new and renewed	1,740	....	23,025 57
Total	5,099	....	$ 78,881 12
Deduct terminated	1,779	....	24,778 95
Gross and net in force December 31, 1912	3,320	....	$ 54,102 17
Employers' Liability Risks.			
Gross policies in force at date of last statement	720	$ 7,042,500	$ 109,926 17
Taken during the year, new and renewed	983	9,067,761	264,217 89
Total	1,703	$ 16,110,261	$ 374,144 06
Deduct terminated	738	7,182,500	248,155 41
Gross and net in force at December 31, 1912	965	$ 8,927,761	$ 125,988 65
Guarantee Risks.			
Policies taken during the year, new	23	$ 44,300	$ 340 00
Deduct terminated	2	3,500	30 00
Gross in force at end of year	21	$ 40,800	$ 310 00
Deduct reinsured		7,000	65 00
Net in force at December 31, 1912	21	$ 33,800	$ 245 00

THE CANADA WEATHER INSURANCE COMPANY.

Statement for the Year ending December 31, 1912.

President—A. Beverley Welford.
Vice-President—Angus McKay.

Secretary and Chief Agent—
George W. Hunt.
Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$	500,000 00
Amount subscribed for		117,400 00
Amount paid up in cash		64,260 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

		Par value.		Book and Market value.
Town of Port Arthur, 1937, 5 per cent	$	11,000 00	$	11,400 40
City of Stratford, 1939, 4½ per cent		10,000 00		10,197 00
	$	21,000 00	$	21,597 40

Carried out at book market value			$	21,597 40
Cash on hand at head office and Winnipeg branch				126 20
Cash in banks, viz.:—				
Royal Bank, Toronto	$	743 73		
" Winnipeg		66 00		
" deposit receipt		5,000 00		
Canadian Bank of Commerce		10 20		
Total Cash in banks				5,819 93
Total ledger assets			$	27,543 53

OTHER ASSETS.

Interest accrued,		151 98
Office furniture and fixtures, less $243.64 written off for depreciation		1,087 71
Premiums due and uncollected on policies in force, $10,483.57; less $2,818.05 commission on outstanding premiums		7,665 52
Total assets	$	36,448 74

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIABILITIES.

Reserve of unearned premiums, $7,028.92; carried out at 80 per cent		$	5,623 13
Due and accrued for salaries, rents, &c			50 10
Total liabilities (excluding capital stock)		$	5,673 23
Excess of assets over liabilities		$	30,775 51
Capital stock paid up in cash			64,260 00

INCOME.

Gross cash received for premiums	$ 31,437 16		
Deduct return premiums	477 93		
Total net cash received for premiums		$	30,959 23
Received for interest on investments			1,370 93
Received for assignment fees			1 50
Total		$	32,331 66
Received for calls on capital stock			1,700 00
Total income		$	34,031 66

EXPENDITURE.

Total net amount paid for claims occurring during the year	$	20,112 16
Commission or brokerage		4,530 87
Salaries of officials and clerks, $8,120.52; do., of agents, $1,750.00; directors' fees and travelling expenses, $379.80; auditors' fees, $387.40, travelling expenses: head office, $70.25; agents, $1,530.59		12,238 56
Taxes		302 26
All other expenditure, viz.:—Advertising, $109.11; furniture and fixtures, $505.15; legal expenses, $101.97; exchange, $63.67; postage, telegrams, telephone and express, $783.67; printing and stationery, $1,117.28; rent, $1,449.20; adjustment expense, $1,055.10; commission on sale of stock, $5.00; Prov. Reg. and license fees, $360; sundries, $59.38; fire insurance, $9.25		5,618 78
Total expenditure	$	42,802 63

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets as at December 31, 1911	$	36,314 50
Amount of cash income		34,031 66
	$	70,346 16
Amount of expenditure		42,802 63
Balance, net ledger assets, as at December 31, 1912	$	27,543 53

THE CANADA WEATHER INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

Weather Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,158	$ 1,141,163	$ 9,280 70
Taken during the year, new	1,158	1,148,595	33,599 89
Taken during the year, renewed	48	25,868	383 75
Total	2,364	$ 2,315,626	$ 43,264 34
Deduct terminated	710	584,949	29,298 51
Gross and net in force at December 31, 1912	1,654	$ 1,730,677	$ 13,965 83

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DR. W. A. YOUNG. | Secretary—JOHN J. DURANCE.

Head office, Toronto.

(Incorporated, March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced business in Ontario, April, 1903. Dominion license granted July 7, 1905.)

CAPITAL.

Amount of capital authorized	$ 889,200 00
Amount of capital subscribed	313,100 00
Amount paid up in cash	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*City of Lethbridge debs., 1940, 4½ p.c.	$ 5,000 00	$ 5,000 00	$ 4,632 00
*London Loan Co., 1915, 4½ p.c.	45,000 00	45,000 00	45,000 00
Standard Loan debentures, 1913, to 1917, 4 p.c.	42,950 00	42,950 00	42,950 00
*City of Port Arthur, debs., 1939, 5 p.c.	5,000 00	5,392 40	5,000 00
Town of Brockville, 1913 to 1919, 4½ p.c.	4,244 84	4,219 00	4,168 43
City of Brandon, 1952, 4½ p.c.	5,000 00	4,569 50	4,573 00
City of Moose Jaw, 1918-1919, 4½ p.c.	5,000 00	4,841 40	4,875 70
Town of Indian Head, 1946, 5 p.c.	5,000 00	4,707 00	4,621 50
City of Kamloops, 1937, 5 p.c.	5,000 00	4,827 00	4,669 00
Total par, book and market values	$ 122,194 84	$ 121,506 30	$ 120,489 63

Carried out at book value	$ 121,506 30
Cash at head office	75 00
Cash in Imperial Bank, Toronto	13,005 91
Due for special services of engineers	991 23
All other ledger assets	137 56
Total ledger assets	$ 135,716 00
Deduct market value of bonds and stocks under book value	1,016 67
	$ 134,699 33

---

*In deposit with Receiver General.

THE CANADIAN CASUALTY AND BOILER—*Continued.*

OTHER ASSETS.

Office furniture	$ 1,580 19
Interest accrued	2,184 05
Gross premiums in course of collection: Accident, $4,268.50; sickness, $2,136.35; steam boiler, $4,234.75; property damage, $1,601.23; total, $12,240.83; less commission, $3.329.81	8,911 02
Total assets	$ 147,374 59

LIABILITIES.

Amount of accident losses, unadjusted	$ 1,800 00	
Amount of personal property losses, unadjusted	2,961 55	
Amount of sickness losses, unadjusted	1,900 00	
Total net amount of unsettled claims		$ 6,661 55
Reserve of unearned premiums—		
Accident	$ 15,829 27	
Sickness	6,818 00	
Steam boiler	41,033 25	
Personal property	13,475 19	
Total net reserve of unearned premiums, Canada, $77,155.71; other countries, $178.01; total $77,333.72; carried out at 80 per cent		61,866 98
Reinsurance accounts payable		158 83
Due General Accident of Perth		219 53
Agents' credit balances		24 53
Due and accrued for salaries, rent, &c,		85 00
Taxes due and accrued		750 00
Bad debts, reserve		100 00
Total liabilities (excluding capital stock)		$ 69,866 42
Excess of assets over liabilities		$ 77,508 17
Capital stock paid up		50,000 00
Surplus over all liabilities and paid up capital		$ 27,508 17

INCOME.

	In Canada.	In other countries.	
Sickness Risks—			
Gross cash received for premiums	$ 15,378 61	$ 14 25	
Deduct reinsurance	827 74		
Net cash received for said premiums	$ 14,550 87	$ 14 25	
Accident Risks—			
Gross cash received for premiums	$ 38,879 36	$ 347 28	
Deduct reinsurance	3,706 25	12 50	
Net cash received for said premiums	$ 35,173 11	$ 334 78	
Steam Boiler Risks—			
Gross cash received for premiums	$ 30,179 47		
Deduct reinsurance	472 99		
Net cash received for said premiums	$ 29,706 48		
Personal Property—			
Net cash received for premiums	$ 27,037 28		
Total net cash received for premiums			$ 106,816 77

THE CANADIAN CASUALTY AND BOILER—*Continued.*

INCOME—*Concluded.*

Received for interest on investments........................$	5,040 86
Received for special services of engineers....................	4,127 95
Total income................................$	115,985 58

EXPENDITURE.

Accident Risks—		
Net amount paid for claims occurring in previous years..........$	3,539 85	
Amount paid for claims occurring during the year................$	23,025 23	
Deduct reinsurances..	7,313 62	
Net amount paid for said claims...............................$	15,711 61	
Total net amount paid for accident claims.......................$	19,251 46	
Sickness Risks—		
Net amount paid for claims occurring in previous years..........$	609 78	
Amount paid for claims occurring during the year................$	7,194 93	
Deduct reinsurances..	1,116 76	
Net amount paid for said claims...............................$	6,078 17	
Total net amount paid for sickness claims.......................$	6,687 95	
Personal Property Risks—		
Net amount paid for claims occurring in previous years..........$	1,204 90	
Amount paid for claims occurring during the year................$	9,406 36	
Deduct reinsurances..	97 75	
Net amount paid for said claims...............................$	9,308 61	
Total net amount paid for personal property claims..............$	10,513 51	
Steam Boiler Risks—		
Net amount paid for claims occurring in previous years..........$	540 75	
Amount paid for claims occurring during the year................	505 14	
Total net amount paid for steam boiler claims...................$	1,045 89	
Total net amount paid for claims.............................$		37,498 81
Commission or brokerage......................................		26,724 63
Paid for salaries of officials, $19,622.21; do. of agents, $950.00; directors' fees, $666.66; auditors' fees, $300.00; travelling expenses, $6,168.30..		27,707 17
Taxes..		1,908 81
Miscellaneous expenditure, viz.:—Printing and stationery, $1,135.58; advertising, $812.10; postage, telephones, express, telegrams, &c., $729.49; law costs, $221.92; rent, $1,276.67; sundry expenses, (Boiler Dept.) $117.98; furniture and fixtures, $101.45; medical officers' fees, $63.00; general charges, $934.23; entertainment, $167.28; boiler inspection fees, $550.07; Total, $6,109.77, less recovered on agents' balances previously written off $123.65..................................		5,986 12
Total expenditure...............................$		99,825 54

THE CANADIAN CASUALTY AND BOILER—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$	119,311 90
Income as above		115,985 58
Total	$	235,297 48
Expenditure as above		99,825 54
Balance, net ledger assets, December 31, 1912, $135,716.00 (less ledger liabilities, $244.06)	$	135,471 94

RISKS AND PREMIUMS.

In Canada.

Accident Risks.	No.	Amount.	Premiums.
Gross in force at end of previous year	2,790	$ 6,455,460	$ 36,637 21
Taken during the year, new	808	2,069,250	12,217 09
Taken during the year, renewed	2,610	6,661,000	33,890 17
Total	6,208	$ 15,185,710	$ 82,744 47
Deduct terminated	3,591	8,527,460	47,862 19
Gross in force at end of year	2,617	$ 6,658,250	$ 34,882 28
Deduct reinsured		631,800	3,223 74
Net in force at Dec. 31, 1912	2,617	$ 6,026 450	$ 31,658 54

In other countries.

	No.	Amount.	Premiums.
Gross in force at end of previous year			
Taken during the year, new	44	$ 85,000	$ 421 78
Taken during the year, renewed			
Total	44	$ 85,000	$ 421 78
Deduct terminated	10	13,500	62 00
Gross in force at end of year	34	$ 71,500	$ 359 78
Deduct reinsured		2,500	12 50
Net in force at Dec. 31, 1912	34	$ 69,000	$ 347 28

Totals in all countries.

	No.	Amount.	Premiums.
Gross in force at end of previous year	2,790	$ 6,455,460	$ 36,637 21
Taken during the year, new	852	2,154,250	12,638 87
Taken during the year, renewed	2,610	6,661,000	33,890 17
Total	6,252	$ 15,270,710	$ 83,166 25
Deduct terminated	3,601	8,540,960	47,924 19
Gross in force at end of year	2,651	$ 6,729,750	$ 35,242 06
Deduct reinsured		634,300	3,236 24
Net in force at Dec. 31, 1912	2,651	$ 6,095,450	$ 32,005 82

Sickness Risks.	No.	Amount.	Premiums.
Gross in force at end of previous year	168		$ 11,524 35
Taken during the year, new	14		8,457 76
Taken during the year, renewed	145		11,239 88
Total	327		$ 31,221 99
Deduct terminated	199		16,962 02
Gross in force at end of year	128		$ 14,259 97
Deduct reinsured			623 97
Net in force at Dec. 31, 1912	128		$ 13,636 00

THE CANADIAN CASUALTY AND BOILER—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Steam Boiler Risks.

	No.	Amount.	Premiums;
Gross in force at end of previous year	1,169	$ 8,483,250	$ 74,433 81
Taken during the year, new	326	3,888,767	27,990 05
Taken during the year, renewed	383	2,119,500	21,786 67
Total	1,878	$ 14,491,517	$ 124,210 53
Deduct terminated	800	6,097,050	48,520 56
Gross in force at end of year	1,078	$ 8,394,467	$ 75,689 97
Deduct reinsured		679,667	576 73
Net in force at Dec. 31, 1912	1,078	$ 7,714,800	$ 75,113 24

Personal Property Risks.

	No.	Amount.	Premiums;
Gross in force at end of previous year	367	....	$ 20,668 47
Taken during the year, new	456	....	25,720 41
Taken during the year, renewed	259	....	14,868 68
Total	1,082	....	$ 61,257 56
Deduct terminated	597	....	34,306 72
Gross and net in force at Dec. 31, 1912	485	....	$ 26,950 84

Total number of policies in force at date	4,342
Total net amount in force	$13,810,250 00
Total premiums thereon	147,705 90

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. GARDNER THOMPSON. | Vice-President—J. W. BINNIE.
Manager and Secretary—JOHN EMO. | Head Office—Montreal, P.Q.

(Incorporated, July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106. Commenced business in Canada, August 27, 1895.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	250,000 00
Amount of capital paid up in cash	62,500 00

(*For List of Shareholders, see Appendix*)

ASSETS

Loans secured by bond or mortgage, first liens, on real estate......$ 15,500 00.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Medicine Hat, debs., 1928, 5 p.c.	$ 5,000 00	$ 5,212 51	$ 5,000 00
City of Vancouver, 1944, $3\frac{1}{2}$ p.c.	5,000 00	4,400 00	4,200 00
City of Belleville, 1940, 4 p.c.	5,000 00	5,105 21	4,337 50
City of Winnipeg, 1917 and 1933, 4 p.c.	20,000 00	20,000 00	18,925 00
City of Fort William, 1926, $4\frac{1}{2}$ p.c.	5,000 00	5,053 18	4,756 50
City of Stratford, 1928-1931, 4 p.c.	5,000 00	5,000 00	4,562 50
City of Brockville, 1922, $4\frac{1}{4}$ p.c.	5,000 00	5,042 82	4,805 00
City of Port Arthur, 1935, 5 p.c.	10,000 00	10,619 65	10,000 00
Province of Ontario, 1939, 4 p.c.	15,000 00	15,260 00	15,225 50
Total par, book and market values	$ 75,000 00	$ 75,693 37	$ 71,812 00

Carried out at book value.................................. 75,693 37

Other bonds owned and held by the company:—

	Par value.	Book value.	Market value.
City of Guelph, 1917, 5 p.c.	$ 5,840 00	$ 5,982 53	$ 5,840 00
City of Chatham, 1920-1923, 5 p.c.	12,000 00	12,105 00	12,000 00
Dauphin, Man., School District, 1929, 5 p.c.	20,292 65	20,919 30	20,292 65
Town of Bracebridge, 1926-1929, $4\frac{1}{2}$ p.c.	12,410 77	12,034 19	11,790 23
City of Moose Jaw, 1924-1938, 5 p.c.	5,000 00	5,205 17	5,000 00
St. Georges School Commissioners, 1960, $4\frac{1}{2}$ p.c.	20,000 00	19,605 85	18,200 00
St. Edouard School Commissioners, 1949, $5\frac{1}{2}$ p.c.	15,000 00	17,248 43	16,350 00
Côte la Visitation School Commissioners, 1951, $5\frac{1}{2}$ p.c.	30,000 00	33,279 04	33,300 00
Town of Maisonneuve, 1951, $4\frac{1}{2}$ p.c.	30,173 32	30,707 94	30,173 20
St. Leo Westmount School Commissioners, 1950, 5 p.c.	10,000 00	10,486 49	10,000 00
Total par, book and market values	$ 160,716 74	$ 167,573 94	$ 162,946 08

THE CANADIAN RAILWAY ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 167,573 94
Cash at head office		28,240 86
Cash in banks, viz.:—		
Bank of Ottawa, Montreal	$ 26,513 09	
" Winnipeg	418 15	
" Vancouver	473 57	
" Fort William	130 00	
Total cash in banks		27,534 81
Total ledger assets		$ 314,542 98
Market value of bonds and debentures under book value		8,509 23
		$ 306,033 75

OTHER ASSETS.

Railroad collection lists due	5,978 45
Interest accrued	2,175 38
Office furniture and equipment	10,769 94
Outstanding premiums: accident, $67,716.67: employers' liability, $40,805.15; sickness, $50,462.51; automobile, $5,361.58; Total, $164.345.91; less commission, $37,779.99	126,565 92
Total assets	$ 451,523 44

LIABILITIES.

Net amount of outstanding claims:—		
Accident claims, unadjusted	$ 33,344 54	
Sickness, unadjusted	20,581 27	
Employers' liability, unadjusted	41,334 95	
Automobile, unadjusted	523 83	
Accident claims, resisted, in suit	2,553 12	
Total net amount of outstanding claims		$ 98,337 71
Reserve of unearned premiums: accident, $121,721.09; sickness, $69,761.68; employers' liability, $47,483.20; automobile, $9,778.12; Total $248.744.09; carried out at 80 per cent		198,995 28
Due for reinsurance premiums		1,077 29
Due for rent		196 88
Taxes due and accrued		5,664 83
Total liabilities (excluding capital stock)		$ 304,271 99
Excess of assets over liabilities		$ 147,251 45
Capital stock paid up		62,500 00
Surplus over liabilities and paid up capital		$ 84,751 45

INCOME.

Accident Risks—	
Gross cash received for premiums	$ 279,740 60
Deduct reinsurance, $11,768.29; return premiums, $17,160.50	28,928 79
Net cash received for said premiums	$ 250,811 81
Employers' Liability Risks—	
Gross cash received for premiums	$ 122,256 53
Deduct reinsurance, $9,258.09; return premiums, $2,209.83	11,467 92
Net cash received for said premiums	$ 110,788 61

THE CANADIAN RAILWAY ACCIDENT—*Continued.*

INCOME—*Concluded.*

Sickness Risks—		
Gross cash received for premiums	$ 152,046 41	
Deduct return premiums	12,018 14	
Net cash received for said premiums	$ 140,028 27	
Automobile Risks—		
Gross cash received for premiums	$ 17,320 27	
Deduct return premiums	2,633 42	
Net cash received for said premiums	$ 14,686 85	
Total net cash received for premiums		$ 516,315 54
Received for interest on investments		10,821 80
Total income		$ 527,137 34

EXPENDITURE.

For Accident Risks—		
Net amount paid for claims occurring in previous years	$ 16,710 94	
Amount paid for claims occurring during the year	$ 115,503 07	
Deduct reinsurances	8,371 11	
Net amount paid for said claims	$ 107,131 96	
Total net amount paid for accident claims	$ 123,842 90	
For Employers' Liability Risks—		
Net amount paid for claims occurring in previous years	$ 15,845 69	
Amount paid for claims occurring during the year	$ 43,078 44	
Deduct reinsurances	6,546 83	
Net amount paid for said claims	$ 36,531 61	
Total net amount paid for employers' liability claims	$ 52,377 30	
For Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 15,246 11	
Amount paid for claims occurring during the year	$ 54,905 09	
Deduct reinsurances	5 50	
Net amount paid for said claims	$ 54,899 59	
Total net amount paid for sickness claims	$ 70,145 70	
For Automobile Risks—		
Amount paid for claims occurring during the year	$ 3,246 26	
Total net amount paid for claims		$ 249,612 16
Commission or brokerage		163,074 10
Paid for salaries of officials, $32,721.73; auditors' fees, $600; directors' fees, $2,335.24; travelling expenses, $3,095.04		38,752 01
Taxes		6,396 11
Miscellaneous payments, viz.:—Furniture and fixtures, $6,181.22; printing and stationery, $11,194.37; rent, $7,265.25; legal costs, $1,377.40; postage, telephone, express and telegrams, $5,001.47; lighting, $282.95; exchange, $1,080.97; advertisements, $1,510.27; miscellaneous bond premiums, $424.52; medical fees, $2,777.63		37,096 05
Total expenditure		$ 494,930 43

THE CANADIAN RAILWAY ACCIDENT—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$	282,146 91
Income as above		527,137 34
Total	$	809,284 25
Expenditure as above		494,930 43
Balance, net ledger assets, December 31, 1912 ($314,542.98, less $189.16, ledger liabilities)	$	314,353 82

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	17,944	$ 26,877,830	$ 211,095 14
Taken during the year, new	26,059	41,357,419	290,255 29
Total	44,003	$ 68,235,249	$ 501,350 43
Deduct terminated	24,868	37,518,812	246,880 35
Gross in force at end of year	19,135	$ 30,716,437	$ 254,470 08
Deduct reinsured		841,937	11,027 90
Net in force at December 31, 1912	19,135	$ 29,874,500	$ 243,442 18
Employers' Liability Risks.			
Gross policies in force at date of last statement	441	$ 4,415,000	$ 83,557 60
Taken during the year, new	732	7,290,000	144,748 99
Total	1,173	$ 11,705,000	$ 228,306 59
Deduct terminated	509	5,095,000	124,387 77
Gross in force at end of year	664	$ 6,610,000	$ 103,918 82
Deduct reinsured		7,143	9,258 09
Net in force at December 31, 1912	664	$ 6,602,857	$ 94,660 73
Sickness Risks.			
Gross policies in force at date of last statement	15,220	....	$ 122,508 98
Taken during the year, new	21,974	....	163,085 94
Total	37,194	....	$ 285,594 92
Deduct terminated	21,488	....	146,071 55
Gross and net in force at Dec. 31, 1912	15,706	....	$ 139,523 37
Automobile Risks.			
Taken during the year, new	44	$ 445,000	$ 4,578 80
Deduct terminated	202	2,020,000	22,681 85
Gross in force at end of year	246	$ 2,465,000	$ 27,260 65
Deduct reinsured	76	775,000	7,704 40
Net in force at Dec. 31, 1912	170	$ 1,690,000	$ 19,556 25

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Statement for the Year ending December 31, 1912.

President—F. W. Evans.	Secretary—A. Kennedy.
Head Office—Montreal.	General Manager—F. J. J. Stark.

(Incorporated, April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII., cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V., cap. 87; and by cap. 88 the foregoing Acts except cap. 87, 1912 were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount authorized, subscribed for and paid up in cash	$ 200,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds, stocks or other marketable collaterals	$ 10,000 00

Bonds owned by the company:—

	Par value.	Book value.
*Montreal Protestant School bonds, 1923, 4 per cent	$ 13,000 00	$ 13,000 00
*Town of Peterborough bonds, 1931, 3¾ per cent	15,000 00	14,670 00
*County of Haldimand debs., 1913-1929, 4 p.c.	20,492 85	19,684 00
*Town of Sydney debs., 1923-1938, 4 p.c.	25,000 00	23,392 00
*Town of Buckingham debs., 1917, 5 p.c.	30,000 00	30,450 00
*Town of Lethbridge debs., 1941, 4½ p.c.	31,500 00	31,500 00
City of Lachine debs., 1952, 4½ p.c.	25,000 00	25,000 00
City of Three Rivers debs., 1958, 4½ p.c.	30,000 00	30,000 00
Total par, book and market values	$ 189,992 85	$ 187,696 00

Carried out at book value	187,696 00
Electric plant (less reserves written off)	70,225 06
Cash on hand at head office	2,973 55
Cash in Molsons Bank	9,074 72
Total ledger assets	$ 279,969 33

---

*Deposited with Receiver General.

THE DOMINION GRESHAM—*Continued.*

OTHER ASSETS.

Interest accrued	$	793 12
Office furniture		2,822 67
Outstanding premiums, Accident, $12,731.60; postal, $425; guarantee, $15.60; sickness, $1,579.02; burglary, $6,927.48; employers' liability, $869.26		22,547 96
Earnings of other branches, outstanding, viz.:—Signal box service $975.66; burglar alarm, $1,175.05; advance messenger service, $433.37; merchants key depository, $10.00; special watchings, $119.10		2,713 18
Electric light fixtures and wiring		1,839 00
Total assets	$	310,685 26

LIABILITIES.

Net amount of accident claims, unadjusted	$	3,485 00		
Net amount of sickness claims, unadjusted		400 00		
Net amount of burglary claims, unadjusted		1,631 08		
Net amount of employers' liability claims, unadjusted		545 00		
Total net amount of unpaid claims			$	6,061 08
Reserve of unearned premiums:				
Accident	$	15,970 38		
Guarantee		43 50		
Sickness		2,494 56		
Burglary		19,265 86		
Employers' liability		1,422 50		
Total reserve of unearned premiums, $39,196.80; carried out at 80 per cent				31,357 44
Additional reserve maintained				4,282 26
Dividends to stockholders remaining unpaid				16,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued				1,605 00
Taxes due and accrued				340 82
Fire alarm earnings, prepaid				4,517 20
Patrol service, prepaid				393 32
Total liabilities (excluding capital stock)			$	64,557 12
Excess of assets over liabilities			$	246,128 14
Capital stock paid up				200,000 00
Surplus of assets over liabilities and paid up capital			$	46,128 14

INCOME.

Burglary Risks—				
Gross cash received for premiums	$	40,537 39		
Deduct return premiums		2,158 53		
Net cash received for burglary premiums	$	38,378 86		
Accident Risks—				
Net cash received for accident premiums		14,223 70		
Employers' Liability Risks—				
Net cash received for employers' liability premiums		801 51		
Sickness Risks—				
Net cash received for sickness premiums		749 25		
Guarantee Risks—				
Net cash received for guarantee premiums		25 00		
Total net cash received for premiums			$	54,178 32

THE DOMINION GRESHAM—*Continued.*

INCOME—*Concluded.*

Received for interest on investments	$	3,037 22
Received for rents		5,329 86
Net earnings from other branches		6,399 66
Net profit on sale of real estate		40,868 74
Total income	$	109,813 80

EXPENDITURE.

Burglary Risks—				
Net amount paid for claims occurring in previous years	$	94 57		
Amount paid for claims occurring during the year	$	6,966 51		
Deduct salvages and reinsurance		117 00		
Net amount paid for said claims	$	6,849 51		
Total net amount paid for burglary risks	$	6,944 08		
Accident Risks—				
Amount paid for claims occurring during the year	$	1,017 00		
Deduct reinsurance		15 90		
Net amount paid for accident claims	$	1,001 10		
Sickness Risks—				
Net amount paid for sickness claims	$	483 56		
Total net amount paid for claims			$	8,428 74
Commission or brokerage				16,096 07
Dividends, 6 p. c.; bonus 2 p. c.				6,400 00
Paid for salaries of officials, $8,256.26; directors' fees, $2,000; auditors' fees, $200; travelling expenses, $710.56				11,166 82
Taxes				891 97
Miscellaneous payments, viz.:—Printing and stationery, $2,469.91; advertising, $597.76; organization expenses, $7,826.21; rent, $3,265.43; furniture and fixtures, $911.04; postage, telegrams, telephones and express, $1,647.65; electric light fixtures, $295.60; patents acc., $25.00				17,038 60
Total expenditure			$	60,022 20

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911			$	257,474 40
Income as above				109,813 80
Total			$	367,288 20
Expenditures as above	$	60,022 20		
Plant reserve written off		27,296 67		
Total				87,318 87
Balance, net ledger assets, December 31, 1912			$	279,969 33

THE DOMINION GRESHAM—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Bulgary Risks—			
Gross policies in force at beginning of the year	2,604	$ 4,737,868	$ 38,191 90
Policies taken during the year, new	1,179	1,379,399	10,419 91
Policies taken during the year, renewed	2,239	4,040,965	32,345 53
Total	6,022	$ 10,158,232	$ 80,957 34
Deduct terminated	3,390	5,315,323	42,425 61
Gross and net in force at December 31, 1912	2,632	$ 4,842,909	$ 38,531 73
Accident Risks—			
†Policies taken during the year, new and renewed	710	$ 1,574,350	$ 7,952 88
*Policies taken during the year,	3,969	6,861,550	22,611 48
Total	4,679	$ 8,435,900	$ 30,564 36
Deduct terminated	118	242,500	1,181 12
Gross in force at end of year	4,561	$ 8,193,400	$ 29,383 24
Deduct reinsured		75,250	526 99
Net in force at December 31, 1912	4,561	$ 8,118,150	$ 28,856 25
Employers' Liability Risks—			
†Policies taken during the year, new and renewed	14	....	$ 1,502 80
*Policies taken during the year,	15	....	643 31
Total	29	....	$ 2,146 11
Deduct terminated	1	....	35 00
Gross and net in force at December 31, 1912	28	....	$ 2,111 11
Sickness Risks—			
Policies taken during the year, new	371	....	$ 3,919 57
Deduct terminated	34	....	593 50
Gross and net in force at December 31, 1912	337	....	$ 3,326 07
Guarantee Risks—			
Policies taken during the year, new	6	$ 16,400	$ 58 00
Gross and net in force at December 31, 1912	6	$ 16,400	$ 58 00

---

*This business was acquired from Sterling Accident and Guarantee Co.
†Including renewals of Sterling Accident and Guarantee Company's business.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAMES E. ROBERTS.
Sec.-Treas.—J. L. TURQUAND.

Manager—C. A. WITHERS.
Principal Office—Toronto, Ont.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	244,400 00
Amount paid up in cash	152,770 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and Debentures owned by the company, viz.:—

On deposit with Receiver General:

	Par value.	Book value.
City of Hamilton, 1920, 4 p.c.	$ 20,000 00	$ 20,613 00
City of Brantford, 1918, 4 p.c.	10,000 00	10,203 50
Town of Dundas, 1917, 4 p.c.	9,000 00	9,125 00
City of Chatham, 1914, 4½ p.c.	5,586 60	5,626 25
City of Vancouver, 1942, 3½ p.c.	24,000 00	22,168 17
City of Toronto, 1928-1929, 4 and 3½ p.c.	19,466 67	19,466 66
City of Peterborough, 1931, 3¾ p.c.	10,000 00	9,897 52
City of Winnipeg, school debentures, 1935, 4 p.c.	15,000 00	15,027 50
City of Port Arthur, 1935, 5 p.c.	17,000 00	17,768 69
City of Fort William, 1927, 4½ p.c.	19,686 50	18,878 27
District of South Vancouver debs., 1959, 5 p.c.	20,000 00	21,060 00
City of London debentures, 1933, 4 p.c.	10,000 00	10,060 73
City of Strathcona debentures, 1933, 6 p.c.	6,000 00	6,144 00
City of Calgary debentures, 1925, 4 p.c.	15,000 00	15,036 00
Total on deposit with Receiver General	$ 200,739 77	$ 201,075 29

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Held by the Company:

	Par value.	Book value.
Prince Albert, 1942, 4½ p.c.	$ 20,000 00	$ 18,116 30
Toronto Railway Bonds, 1921, 4½ p.c.	8,273 33	8,462 14
Town of Strathroy, 1932, 4 p.c.	10,495 86	10,495 86
City of Windsor, 1918-1920, 4 p.c.	10,165 63	10,038 88
Camrose, 1925-1931, 5 p.c.	10,548 96	10,271 54
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1916, 4¼ p.c.	10,000 00	10,000 00
Town of Portage la Prairie, 1928 and 1948, 5 p.c.	23,230 00	23,040 72
City of Moose Jaw, 1913-1937, 5 p.c.	8,500 00	8,399 50
City of North Vancouver, 1957, 5 p.c.	10,000 00	9,681 20
City of Regina, 1913, 4½ p.c.	7,518 80	7,518 80
Town of Berlin, 1914-1926, 5 p.c.	9,839 81	9,839 78
Lethbridge, 1928, 5 p.c.	16,500 00	17,340 22
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50
Claresholm, 1917-1919, 5 p.c.	7,512 51	7,492 55
City of Strathcona, 1915, 5 p.c.	10,000 00	9,710 00
City of Strathcona, 1933, 6 p.c.	4,000 00	4,096 00
Town of Weyburn, 1949, 5 p.c.	5,000 00	5,100 87
Town of Medicine Hat, 1913-1924, 5 p.c.	12,000 00	12,151 42
Nelson Street Ry., 1930, 5 p.c.	10,000 00	10,000 00
Point Grey, 1960, 5 p.c.	10,000 00	10,631 91
Saskatoon, 1940, 5 p.c.	6,000 00	6,326 70
Smith's Falls, 1937-1940, 5 p.c.	10,726 13	11,099 05
Brandon, 1934, 4½ p.c.	10,000 00	9,837 46
Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00
St. Boniface, 1930, 5 p.c.	10,000 00	10,560 24
Swift Current, 1946-1951, 6 p.c.	10,892 66	12,205 01
Renfrew, 1937-1939, 4½ p.c.	13,242 26	12,887 30
Red Deer, 1913-1941, 5 p.c.	9,849 50	9,363 86
North Battleford, 1938-43, 5 p.c.	11,411 59	10,930 27
Medicine Hat School, 1928-32, 5 p.c.	5,000 00	4,890 89
Yorkton, 1937-41, 5 p.c.	5,000 00	4,911 17
Vernon, 1932, 5 p.c.	10,000 00	8,865 70
Total par, book and market values	$ 531,358 31	$ 530,252 13

Carried out at book value		$ 530,252 13
Cash on hand at head office		5,871 14
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 10,345 31	
Union Bank, Toronto	1,563 32	
" Winnipeg	2,980 90	
" Calgary	3,456 04	
" Vancouver	3,827 58	
Total cash in banks		22,173 15
Total ledger assets		$ 558,296 42

OTHER ASSETS.

Office furniture		4,726 30
Interest accrued		10,159 46
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 46,015 82	
Guarantee	10,167 71	
Plate glass	4,587 93	
Burglary	132 50	
Sickness	22,220 12	
Total outstanding premiums, $83,124.08; less 20 p.c.		66,499 27
Total assets		$ 639,681 45

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*

LIABILITIES.

Unsettled claims unadjusted—		
Accident	$ 25,538 20	
Guarantee	3,201 16	
Sickness	13,659 22	
Plate Glass	839 52	
Total unsettled losses		$ 43,238 10
Reserve of unearned premiums—		
Accident	$ 100,530 01	
Guarantee	18,148 85	
Plate Glass	15,012 97	
Burglary	467 20	
Sickness	51,892 33	
Total net reserve $186,051.36; carried out at 80 per cent		148,841 09
Taxes due and accrued		2,085 08
Agents' balances		4,234 94
Total liabilities (excluding capital stock)		$ 198,399 21
Excess of assets over liabilities		$ 441,282 24
Capital stock paid up		152,770 00
Surplus over liabilities and paid up capital		$ 288,512 24

INCOME.

For Accident Risks.

Gross cash received for premiums	$ 247,123 69
Deduct reinsurance, $7,028.68; and return premiums, $5,005.76	12,034 44
Net cash received for accident premiums	$ 235,089 25

For Guarantee Risks.

Gross cash received for premiums	$ 41,163 85
Deduct reinsurance, $4,221.19; and return premiums, $2,203.45	6,424 64
Net cash received for guarantee premiums	$ 34,739 21

For Employers' Liability Risks.

Gross cash received for premiums	$ 24,213 37
Deduct reinsurance	24,213 37
Net cash received for employers' liability premiums	$ ....

For Plate Glass Risks.

Gross cash received for premiums	$ 17,652 43
Deduct return premiums	835 56
Net cash received for plate glass premiums	$ 16,816 87

For Burglary Risks.

Gross cash received for premiums	$ 1,142 49
Deduct reinsurance, $240.18; return premiums, $49.62	289 80
Net cash received for burglary premiums	$ 852 69

For Sickness Risks.

Gross cash received for premiums	$ 119,782 92
Deduct reinsurance, $3,514.33; and return premiums, $2,502.88	6,017 21
Net cash received for sickness premiums	$ 113,765 71

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*

INCOME—*Concluded.*

Total net cash received for premiums	$	401,263 73
Cash received for interest on investments		22,091 57
Total	$	423,355 30
Received for calls on capital stock		30,550 00
Total income	$	453,905 30

EXPENDITURE.

For Accident Risks.			
Net amount paid for claims occurring in previous years	$ 14,172 93		
Amount paid for claims occurring during the year	81,476 05		
Total net amount paid for accident claims	$ 95,648 98		
For Guarantee Risks.			
Net amount paid for claims occurring in previous years	$ 983 37		
Amount paid for claims occurring during the year	6,987 32		
Total net amount paid for guarantee claims	$ 7,976 69		
For Sickness Risks.			
Net amount paid for claims occurring in previous years	$ 13,102 81		
Amount paid for claims occurring during the year	43,607 02		
Total net amount paid for sickness claims	$ 56,709 83		
For Plate Glass Risks.			
Net amount paid for claims occurring in previous years	$ 365 92		
Amount paid for claims occurring during the year	4,133 66		
Total net amount paid for plate glass claims	$ 4,499 58		
For Burglary Risks.			
Total net amount paid for burglary claims	$ 429 50		
Total net amount paid for claims		$	165,258 58
Dividends paid stockholders			50,408 50
Commission or brokerage			118,336 32
Paid for salaries of officials, $36,048.43; directors' fees, $3,120; auditors' fees, $400; travelling expenses, $5,982.53			45,550 96
Taxes			3,891 86
Miscellaneous payments:—Printing, stationery and advertising, $9,112.35; furniture and fixtures, $1,727.32; rent, $6,559.33; postage, telegraph, telephone, and express, $5,183.36; law costs, $218.40; sundries and lighting, $4,663.33			27,464 09
Total expenditure		$	410,910 31

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911	$	511,066 49
Income as above		453,905 30
Total	$	964,971 79
Expenditure as above		410,910 31
Balance, net ledger assets, December 31, 1912 ($558,296.42 less $4,234.94 ledger liability)	$	554,061 48

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement	10,148	$ 26,566,365	$ 183,841 93
Taken during the year, new	1,624	12,026,586	92,383 41
Taken during the year, renewed	6,182	28,797,640	195,607 22
Taken during the year, industrial	887	1,219,701	1,768 62
Totals	18,841	$ 68,610,292	$ 473,601 18
Deduct terminated	11,755	37,516,875	265,063 56
Gross in force at end of year	7,086	$ 31,093,417	$ 208,537 62
Deduct reinsured		1,305,750	7,477 59
Net in force at December 31, 1912	7,086	$ 29,787,667	$ 201,060 03
Sickness Risks.			
Gross policies in force at date of last statement	5,073	....	$ 91,920 96
Taken during the year, new	4,683	....	46,989 92
Taken during the year, renewed	8,810	....	74,962 46
Taken during the year, industrial	1,775	....	3,340 73
Totals	20,341	....	$ 217,214 07
Deduct terminated	8,814	....	109,690 62
Gross in force at end of year	11,527	....	$ 107,523 45
Deduct reinsured		....	3,738 79
Net in force at December 31, 1912	11,527	....	$ 103,784 66
Guarantee Risks.			
Gross policies in force at date of last statement	1,888	$ 11,106,617	$ 34,522 10
Taken during the year, new	747	4,333,464	16,817 00
Taken during the year, renewed	1,721	8,471,487	34,809 56
Totals	4,356	$ 23,911,568	$ 86,148 66
Deduct terminated	2,221	10,169,052	45,629 77
Gross in force at end of year	2,135	$ 13,742,516	$ 40,518 89
Deduct reinsured		1,322,139	4,221 19
Net in force at December 31, 1912	2,135	$ 12,420,377	$ 36,297 70
Plate Glass Risks.			
Gross policies in force at date of last statement	1,101	....	$ 15,420 50
Taken during the year, new	1,222	....	20,726 49
Taken during the year, renewed	332	....	5,132 14
Totals	2,655	....	$ 41,279 13
Deduct terminated	903	....	15,146 28
Gross and net in force at end of year	1,752	....	$ 26,132 85
Burglary Risks.			
Gross policies in force at date of last statement	25	$ 47,050	$ 549 66
Taken during the year, new	45	70,170	836 40
Taken during the year, renewed	31	51,450	537 94
Totals	101	$ 168,670	$ 1,924 00
Deduct terminated	41	65,050	749 41
Gross in force at end of year	60	$ 103,620	$ 1,174 59
Deduct reinsured		24,000	240 18
Net in force at December 31, 1912	60	$ 79,620	$ 934 41

Total number of policies in force at date	22,560	
Total net amount in force		$42,287,664 00
Total premiums thereon		368,209 65

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Statement for the Year ending December 31, 1912.

President—R. J. Hillas. | Secretary—T. E. Gaty.

Principal Office—New York City.

Head Office in Canada—Toronto. | Chief Agent in Canada—Bartholomew Minehan.

(Incorporated, March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Market value.
State of Massachusetts bonds, 1935-1938, 3½ p.c.	$ 100,000 00	$ 91,500 00
City of Toronto R.C.S.S., 1930, 4 p.c.	32,000 00	31,040 00
City of Toronto, Cons. debs., 1948, 4 p.c.	19,953 33	18,955 66
Total par, book and market values	$ 151,953 33	$ 141,495 66

Carried out at market value		$ 141,495 66
Interest accrued		2,255 72
Gross premiums due and uncollected on Canadian policies in force, viz.:—		
Accident	$ 15,071 66	
Sickness	10,977 96	
Burglary	3,483 28	
Plate glass	1,030 25	
Liability	560 46	
Steam boiler	3,630 14	
Net amount of outstanding premiums, $34,753.75 less $9,683.94 commission		25,069 81
Total assets in Canada		$ 168,821 19

LIABILITIES IN CANADA.

Amount of unsettled claims, viz.:—		
Accident	$ 5,140 44	
Sickness	7,503 63	
Burglary	3,209 00	
Plate glass	66 15	
Steam boiler	400 00	
Liability	1,000 00	
Total amount of unsettled claims		$ 17,319 22

THE FIDELITY AND CASUALTY COMPANY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums—		
Accident	$ 42,012 11	
Plate glass	9,608 42	
Sickness	35,319 36	
Burglary	10,638 38	
Steam boiler	19,518 68	
Liability	3,866 82	
Total net reserve $120,963.77; carried out at 80 per cent		$ 96,771 12
Taxes due and accrued		1,978 90
Total liabilities in Canada		$ 116,069 24

INCOME IN CANADA.

For Accident Risks—		
Gross cash received for premiums	$ 83,268 64	
Deduct reinsurance; and return premiums	3,589 91	
Net cash received for accident premiums	$ 79,678 73	
For Sickness Risks—		
Gross cash received for premiums	$ 70,329 19	
Deduct reinsurance; and return premiums	2,996 22	
Net cash received for sickness premiums	$ 67,332 97	
For Burglary Risks—		
Gross cash received for premiums	$ 20,617 95	
Deduct reinsurance; and return premiums	1,401 69	
Net cash received for burglary premiums	$ 19,216 26	
For Liability Risks—		
Gross cash received for premiums	$ 6,455 21	
Deduct reinsurance; and return premiums	620 57	
Net cash received for liability premiums	$ 5,834 64	
For Steam Boiler Risks—		
Gross cash received for premiums	$ 17,280 95	
Deduct reinsurance; and return premiums	1,351 05	
Net cash received for steam boiler premiums	$ 15,929 90	
For Plate Glass Risks—		
Gross cash received for premiums	$ 9,509 46	
Deduct reinsurance; and return premiums	1,415 70	
Net cash received for plate glass premiums	$ 8,093 76	
Total net cash received for premiums		$ 196,086 26
Received for interest		5,179 06
Total income in Canada		$ 201,265 32

THE FIDELITY AND CASUALTY COMPANY—*Continued.*

EXPENDITURE IN CANADA.

For Accident Risks—		
Net amount paid for claims occurring in previous years	$ 8,117 82	
Net amount paid for claims occurring during the year	74,245 47	
Total net amount paid for accident claims	$ 82,363 29	
For Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 4,405 80	
Net amount paid for claims occurring during the year	18,448 64	
Total net amount paid for sickness claims	$ 22,854 44	
For Burglary Risks—		
Net amount paid for claims occurring in previous years	$ 145 60	
Net amount paid for claims occurring during the year	2,837 84	
Total net amount paid for burglary claims	$ 2,983 44	
For Plate Glass Risks—		
Net amount paid for claims occurring in previous years	$ 146 26	
Net amount paid for claims occurring during the year	2,065 52	
Total net amount paid for plate glass claims	$ 2,211 78	
Employers' Liability Risks—		
Net amount paid for employers' liability claims	$ 54 00	
Steam Boiler Risks—		
Net amount paid for steam boiler claims	$ 450 00	
Total net amount paid for claims		$ 110,916 95
Commission or brokerage		50,336 11
Salaries of agents, $24,893.99; travelling expenses, $4,740.13		29,634 12
Taxes		1,574 24
All other payments, viz.:—Postage, telegrams, telephones and express, $2,231.73; rent, $3,449.74; printing and stationery, $234.78; furniture and fixtures, $233.42; medical fees, $80; sundry, $2,322.42		8,552 09
Total expenditure in Canada		$ 201,013 51

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	4,060	$ 25,677,975	$ 71,354 22
Taken during the year, new and renewed	6,372	39,041,250	110,543 51
Totals	10,432	$ 64,719,225	$ 181,897 73
Deduct terminated	5,731	34,754,975	97,873 52
Gross and net in force at Dec. 31, 1912	4,701	$ 29,964,250	$ 84,024 21

Sickness Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	3,178	$ 1,688,966	$ 57,014 48
Taken during the year, new and renewed	4,817	2,761,482	91,313 72
Totals	7,995	$ 4,450,448	$ 148,328 20
Deduct terminated	4,405	2,314,500	77,689 48
Gross and net in force at Dec. 31, 1912	3,590	$ 2,135,948	$ 70,638 72

THE FIDELITY AND CASUALTY COMPANY—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Burglary Risks.			
Gross policies in force at date of last statement	1,054	$ 1,829,793	$ 20,187 85
Taken during the year, new and renewed	1,344	2,234,010	26,245 25
Totals	2,398	$ 4,063,803	$ 46,433 10
Deduct terminated	1,327	2,235,968	24,997 44
Gross and net in force at Dec. 31, 1912	1,071	$ 1,827,835	$ 21,435 66
Liability Risks.			
Gross policies in force at date of last statement	71	$ 717,500	$ 3,467 58
Policies taken during the year	130	1,317,500	7,152 54
Totals	201	$ 2,035,000	$ 10,620 12
Deduct terminated	99	860,500	3,363 32
Gross and net in force at Dec. 31, 1912	102	$ 1,174,500	$ 7,256 80
Steam Boiler Risks.			
Gross policies in force at date of last statement	140	$ 2,027,500	$ 14,596 43
Policies taken during the year	242	3,611,000	23,091 97
Totals	382	$ 5,638,500	$ 37,688 40
Deduct terminated	212	3,137,500	8,441 06
Gross and net in force at Dec. 31, 1912	170	$ 2,501,000	$ 29,247 34
Plate Glass Risks.			
Gross policies in force at date of last statement	312	$ 140,235	$ 11,318 95
Policies taken during the year	561	229,470	11,475 32
Totals	873	$ 369,705	$ 22,794 27
Deduct terminated	465	80,710	6,102 26
Gross and net in force at Dec. 31, 1912	408	$ 288,995	$ 16,692 01

Total number of policies in force	10,042	
Total net amount in force		$37,892,528 00
Total premiums thereon		229,294 74

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total net cash received for premiums	$ 8,370,990 30
Interest and dividends	376,526 39
Rents	127,454 33
Fidelity insurance fund (subscriptions from agents and employees)	1,129 17
Agents' balances charged off	2,632 07
Profit and loss account	135 26
Suspense account	2,115 23
Munich Reinsurance Co., Reserve retained under contract	85,445 38
Gross profit on sale or maturity of ledger assets	9,475 00
Gross increase, by adjustment, in book value of ledger assets	20,250 00
Total income	$ 8,996,153 13

THE FIDELITY AND CASUALTY COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

DISBURSEMENTS.

Net amount paid for losses	$ 3,428,019 84
Investigation and adjustment of claims	559,045 75
Commissions or brokerage, less amount received on return premiums and reinsurance	2,216,211 32
Cash paid stockholders for interest or dividends	200,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	511,633 94
Salaries, fees and all other compensation of officers, directors' trustees and home office employees	527,997 05
Medical examiners' fees and salaries	11,032 93
Inspections (other than medical and claim)	246,813 57
State taxes on premiums, Insurance Department licenses and fees.	151,714 19
Taxes on real estate	22,477 76
Rents	78,006 24
All other taxes, licenses and fees	8,987 99
Agents' balances charged off	1,151 00
Gross decrease, by adjustment, in book value of ledger assets	5,000 00
Gross loss on sale or maturity of ledger assets	1,753 60
All other expenditure	266,989 78
Total disbursements	$ 8,236,834 96

LEDGER ASSETS.

Book value of real estate	$ 1,402,250 77
Loans secured by pledge of bonds, stocks or other collaterals	100,000 00
Premiums in course of collection	1,542,242 40
Book value of bonds and stocks	7,712,680 94
Cash on hand, in trust companies and in banks	320,172 49
Agents' balances and sundry ledger assets	126,559 64
Bills receivable	7,250 00
Total ledger assets	$11,211,156 24

NON-LEDGER ASSETS.

Interest accrued	$ 57,464 68
Rents accrued	70 00
Market value of bonds and stocks over book value	209,616 72
Gross assets	$11,478,307 64
Deduct assets not admitted	329,917 75
Total admitted assets	$11,148,389 89

THE FIDELITY AND CASUALTY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 2,304,874 98
Total unearned premiums	4,736,622 17
Commissions, brokerage and other charges due or to become due to agents or brokers	340,554 38
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.	1,419 67
State, county and municipal taxes due or accrued, estimated	128,370 91
Reinsurance	22,123 98
All other liabilities	333,139 76
Total	$ 7,867,105 85
Capital stock paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,281,284 04
Total liabilities	$11,148,389 89

EXHIBIT OF PREMIUMS.

———	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
	$	$	$
Accident	2,778,116 44	2,786,359 56	2,087,836 35
Health	1,757,665 36	1,725,505 85	1,283,769 54
Liability	4,285,369 81	3,932,131 95	3,293,551 83
Plate glass	614,589 96	620,956 30	467,275 02
Steam boiler	603,668 31	563,918 16	867,172 76
Burglary and theft	697,485 35	715,834 21	706,910 41
Fidelity	318,235 46	342,367 98	282,781 27
Fly wheel	98,744 20	109,575 50	194,871 49
Workmen's collective	11,142 82	15,854 51	18,433 29
Surety	274,515 15	273,901 63	206,303 45
Auto and teams, property damage	58,298 23	14,898 03	43,400 20

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—PELEG HOWLAND. | Secretary and Manager—JNO. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII., cap. 98; assented to July 13, 1906. Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	200,000 00
Amount paid up in cash	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Debentures deposited with the Receiver General:—

	Par value.	Book value.	Market value.
City of Salaberry of Valleyfield, 1933, 5 p.c.	$ 3,000 00	$ 3,164 88	$ 3,000 00
City of Winnipeg, 1925, 4 p.c.	8,000 00	7,969 42	7,632 00
City of Victoria, 1915, 4 p.c.	6,000 00	5,972 00	5,887 20
Town of Brampton, 1915 to 1921, 4¼ p.c.	12,459 02	12,459 02	12,117 64
City of Saskatoon, 1939, 5 p.c.	5,000 00	5,290 04	5,000 00
City of Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,581 00
City of Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,716 50
Total deposited with Receiver General	$ 44,459 02	$ 44,855 36	$ 42,934 34

Other debentures held by the company, viz.:—

Niagara Navigation Co., 1916, 4½ p.c.	10,000 00	9,801 29	9,850 00
Canada Landed and National Invest. Co., Ltd., 1913, 4½ p.c.	10,000 00	10,000 00	10,000 00
Strathcona school, 1913 to 1939, 5 p.c.	4,500 02	4,553 49	4,500 02
City of Valleyfield, 1933, 5 p.c.	2,000 00	2,109 91	2,000 00
City of Cranbrook, 1913 to 1929, 5 p.c.	4,523 82	4,523 82	4,361 87
Town of Red Deer, 1913 to 1927, 6 p.c.	1,947 60	2,133 47	2,066 27
City of Wetaskiwin, 1913 to 1931, 1913 to 60, 5 p.c.	10,769 57	10,708 70	10,184 75
City of Prince Albert, 1913 to 1923, 1942, 4½ p.c.	19,589 75	18,223 08	18,310 56
City of Hamilton, 1913 to 1921, 4 p.c.	8,991 91	8,982 49	8,703 48

THE GENERAL ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Other debentures held by the company, *concluded*, viz.:—

	Par value.	Book value.	Market value.
City of Nanaimo, 1960, 5 p.c.	$ 5,000 00	$ 5,000 00	$ 4,856 50
City of Moosejaw, 1950, 4½ p.c.	2,006 63	1,918 31	1,838 27
Colonial Investment & Loan Co., 1913, 4½ p.c.	10,000 00	10,000 00	10,000 00
Town of St. Albert, 1913-1928, 5 p.c.	4,348 41	4,184 02	4,068 81
Municipality of Strathcona, 1921, 5 p.c.	3,600 00	3,600 00	3,484 80
Edmonton School district, 1921, 4½ p.c.	5,000 00	4,822 30	4,904 00
City of St. Catharines, 1942, 4½ p.c.	5,600 00	5,167 12	5,275 76
City of Cranbrook, 1951, 5 p.c.	5,000 00	4,601 80	4,603 50
Total par, book and market values	$ 157,336 73	$ 155,185 16	$ 151,942 93

Carried out at book value	$ 155,185 16

Stocks, viz.:—

325 shares Consumers' Gas Co.	$ 16,250 00	$ 31,950 12	$ 30,631 25
40 shares C. P. R. stock	4,000 00	6,064 75	10,272 00
116 shares Imperial Bank stock	11,600 00	25,631 00	26,332 00
	$ 31,850 00	$ 63,645 87	$ 67,235 25

Carried out at book value	63,645 87
Cash at head office	150 00
Cash in the Imperial Bank of Canada	10,342 71
Bills receivable	19 00
Agents' ledger balances	3,243 91
Deposit with underwriters' association	250 00
Staff life account, $36.21; travelling expense account, $56.86; General Fire Corp. of Toronto, $10.38; Canadian Casualty Company, $400.46; General Acc't of Perth, $108.94	612 85
Total ledger assets	$ 233,449 50

OTHER ASSETS.

Market value of stock and bonds over book value	$ 347 15
Interest accrued	3,670 69
Office furniture and fittings	3,243 09

Net amount of uncollected premiums, viz.:—

On accident policies	$ 3,161 47	
On sickness policies	2,315 62	
On liability policies	23,682 30	
On automobile policies	2,574 48	
Total		31,733 87
Total assets		$ 272,444 30

THE GENERAL ACCIDENT—*Continued.*

LIABILITIES.

(1) LIABILITIES IN CANADA.

Unsettled claims:—		
Accident claims, unadjusted	$ 2,493 91	
Sickness "	2,058 74	
Liability "	26,808 65	
Automobile "	1,345 00	
Liability claims (resisted, in suit)	5,275 00	
Automobile claims (resisted, in suit)	300 00	
Total net amount of unsettled claims ($2,225 accrued in previous years)		$ 38,281 30
Reserve of unearned premiums		
Accident	$ 12,567 47	
Sickness	7,802 70	
Liability	54,008 00	
Automobile	26,430 87	
Total $94,809.04; carried out at 80 per cent		75,847 22
Due and accrued for salaries, rent, &c		4,091 36
Due for reinsurance		411 73
Taxes due and accrued		2,500 00
Total liabilities in Canada		$ 121,131 61

(2) LIABILITIES IN OTHER COUNTRIES.

Unsettled claims:—		
Accident claims, unadjusted	$ 1,400	
Sickness "	375	
Total net amount of unsettled claims		$ 1,775 00
Reserve of unearned premiums:—		
Accident	$ 1,955 22	
Sickness	474 50	
Liability	7,823 22	
Automobile	1,541 94	
Total $11,794.88; carried out at 80 per cent		9,435 90
Total liabilities in other countries		$ 11,210 90
Total liabilities (except capital stock) in all countries		$ 132,342 51
Excess of assets over liabilities		$ 140,101 79
Capital stock paid up		50,000 00
Surplus over liabilities and paid up capital		$ 90,101 79

INCOME.

For Accident Risks—	In Canada.	In other countries.
Gross cash received for premiums	$ 58,243 44	$ 4,271 10
Deduct reinsurance	4,643 55	15 00
Net cash received for accident premiums	$ 53,599 89	$ 4,256 10

THE GENERAL ACCIDENT—*Continued.*

INCOME—*Concluded.*

For Sickness Risks—	In Canada.	In other countries.
Gross cash received for premiums	$ 45,162 25	$ 1,397 26
Deduct insurance	1,322 96	....
Net cash received for sickness premiums	$ 43,839 29	$ 1,397 26
For Employers' Liability Risks—		
Gross cash received for premiums	$ 150,283 22	$ 13,841 87
Deduct reinsurance	981 50	....
Net cash received for liability premiums	$ 149,301 72	$ 13,841 87
For Automobile Risks—		
Gross cash received for premiums	$ 40,119 18	$ 4,511 10
Deduct reinsurance	27 60	....
Net cash received for automobile premiums	$ 40,091 58	$ 4,511 10

Total net cash received for premiums in all countries	$ 310,838 81
Received for interest	9,012 68
Total income	$ 319,851 49

EXPENDITURE.

For Accident Risks—	In Canada.	In other countries.
Net amount paid for claims occurring in previous years	$ 4,704 03	$ 1,108 50
Amount paid for claims occurring during the year	$ 39,358 65	$ 2,833 36
Deduct reinsurance	8,968 99	....
Net amount paid for said claims	$ 30,389 66	$ 2,833 36
Total net amount paid for accident claims	$ 35,093 69	$ 3,941 86
For Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 4,082 78	$ 422 18
Amount paid for claims occurring during the year	$ 16,915 18	$ 934 93
Deduct reinsurances	638 02	....
Net amount paid for said claims	$ 16,277 16	$ 934 93
Total net amount paid for sickness claims	$ 20,359 94	$ 1,357 11

For Employers' Liability Risks—	In Canada.
Net amount paid for claims occurring in previous years	$ 32,585 41
Amount paid for claims occurring during the year	51,647 48
Total net amount paid for employers' liability claims	$ 84,232 89

For Automobile Risks—	
Net amount paid for claims occurring in previous years	$ 4,804 38
Amount paid for claims occurring during the year	10,005 12
Total net amount paid for automobile claims	$ 14,809 50

THE GENERAL ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Total net amount paid for claims	$	159,794 99
Dividends paid during the year		10,000 00
Commission or brokerage		83,271 24
Paid for salaries of officials, $16,439.76; do. of agents, $885; directors' fees, $2,033.33; auditors' fees, $600; travelling expenses, $3,856.50		23,814 59
Taxes		3,373 74
All other expenditure, viz.:—Advertising, $2,506.44; legal expenses, $196.61; printing and stationery, $2,701.34; postage, telegrams, telephones and express, $1,804.38; rent, $2,845.51; sundry expenses, $11.95; furniture and fittings, $572.75; general charges, $2,306.87; medical examiners' fees, $243.20; elevator inspection fees, $2,073.17; life assurance scheme, $30.49; bad debts, $351.35; entertainment, $325.38		15,969 44
Total expenditure	$	296,224 00

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$	209,822 01
Amount of income as above		319,851 49
Total	$	529,673 50
Amount of expenditure as above		296,224 00
Balance, net ledger assets, December 31, 1912	$	233,449 50

THE GENERAL ACCIDENT—*Continued.*

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Accident Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	2,008	5,394,380	28,271 25	863	2,142,620	11,203 48	2,871	7,537,000	39,474 73
Taken during the year, new	862	2,348,450	12,615 82	53	145,000	511 87	915	2,493,450	13,127 69
" " renewed	1,801	5,288,341	25,372 82	884	1,857,875	8,185 32	2,685	7,146,216	33,558 14
Total	4,671	13,031,171	66,259 89	1,800	4,145,495	19,900 67	6,471	17,176,666	86,160 56
Deduct terminated	2,881	7,730,521	37,054 04	1,380	3,363,120	15,975 23	4,261	11,093,641	53,029 27
Gross in force at end of year	1,790	5,300,650	29,205 85	420	782,375	3,925 44	2,210	6,083,025	33,131 29
Deduct reinsured	....	758,250	4,070 91	....	5,000	15 00	....	763,250	4,085 91
Net in force at December 31, 1912	1,790	4,542,400	25,134 94	420	777,375	3,910,44	2,210	5,319,775	29,045 38
Employers' Liability Risks.									
Gross policies in force at date of last statement	904	9,250,000	96,084 58	221	1,935,000	6,166 11	1,125	11,185,000	102,250 69
Taken during the year, new	458	4,570,750	102,522 65	591	5,435 000	18,620 98	1,049	10,005,750	121,143 63
" " renewed	786	7,748,000	78,101 63	....	....	....	786	7,748,000	78,101 63
Total	2,148	21,568,750	276,708 86	812	7,370,000	24,787 09	2,960	28,938,750	301,495 95
Deduct terminated	1,088	11,082,250	169,573,38	301	2,725,000	9,411 03	1,389	13,807,250	178,984 41
Gross in force at end of year	1,060	10,486,500	107,135 48	511	4,645,000	15,376 06	1,571	15,131,500	122,511 54
Deduct reinsured	....	10,000	926 00	....	....	....	....	10,000	926 00
Net in force at December 31,-1912	1,060	10,476,500	106,209 48	511	4,645,000	15,376 06	1,571	15,121,500	121,585 54

THE GENERAL ACCIDENT—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Sickness Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	407		13,278 89	7		2,530 82	414		15,809 71
Taken during the year, new	28		8,812 27			95 00	28		8,907 27
" " renewed	398		13,832 28	4		2,157 50	402		15,989 78
Total	833		35,923 44	11		4,783 32	844		40,706 76
Deduct terminated	506		19,319 79	7		3,834 32	513		23,154 11
Gross in force at end of year	327		16,603 65	4		949 00	331		17,552 65
Deduct reinsured			998 25						998 25
Net in force at December 31, 1912	327		15,605 40	4		949 00	331		16,554 40
Automobile.									
Gross policies in force at date of last statement	558	5,612,000	30,273 80	386	3,570,000	10,383 23	944	9,182,000	40,657 03
Taken during the year, new	674	6,761,500	38,611 79	446	2,645,000	4,428 45	1,120	9,406,500	43,040 24
" " renewed	385	3,850,000	21,414 38				385	3,850,000	21,414 38
Total	1,617	16,223,500	90,299 97	832	6,215,000	14,811 68	2,449	22,438,500	105,111 65
Deduct terminated	878	8,818 000	49,410 62	476	4,230,000	11,727 80	1,354	13,048,000	61,138 42
Gross in force at end of year	739	7,405,500	40,889 35	356	1,985,000	3,083 88	1,095	9,390,500	43,973 23
Deduct reinsured		10,000	27 60					10,000	27 60
Net in force at December 31, 1912	739	7,395,500	40,861 75	356	1,985,000	3,083 88	1,095	9,380,500	43,945 63

Total policies in force, December 31, 1912	5,207
Total net amount in force	$29,821,775 00
Total premiums thereon	211,130 95

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBERT NESS.
Chief Agent—R. A. LEDUC.

Secretary—JOSEPH D'HALEWYN.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued, November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	117,400 00
Amount paid up in cash	46,960 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount of loans secured by mortgage on real estate	$ 5,031 96

Bonds in deposit with Receiver General:—

	Par value.	Book value.	Market value.
Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c.	$ 11,000 00	$ 11,000 00	$ 11,347 60
City of Columbia (Grand Forks, B.C.) 1920, 6 p.c.	5,000 00	5,175 50	5,175 50
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	5,000 00	5,000 00	5,096 00
Total par, book and market values	$ 21,000 00	$ 21,175 50	$ 21,619 10

Carried out at book value	21,175 50
Cash at head office	366 97
Cash in Hochelaga bank	9,894 61
Advances to agents	10 00
Total ledger assets	$ 36,479 04

OTHER ASSETS.

Market value of bonds over book value	$ 443 60
Interest accrued	546 77
Office furniture	2,048 08
Agents' balances and outstanding premiums	5,636 20
Taxes paid in advance	519 78
Total assets	$ 45,673 47

THE GENERAL ANIMALS INSURANCE—*Continued.*

LIABILITIES.

Outstanding claims viz.:—		
Live stock claims, unadjusted	$ 1,629 75	
Live stock claims, resisted, in suit	125 00	
Total net amount of unpaid live stock claims		$ 1,754 75
Reserve of unearned premiums, $25,342.09; carried out at 80 per cent		20,273 67
Taxes due and accrued		591 08
Medical fees, $16; reinsurances, $724.70 (less com. 203.67)		537 03
Total liabilities		$ 23,156 53
Excess of assets over liabilities		$ 22,516 94
Capital stock paid up in cash		46,960 00

INCOME.

Gross cash received for premiums	$ 86,529 39	
Deduct reinsurance, $4,765.88; and return premiums, $5,453.27	10,219 15	
Total net cash received for live stock premiums		$ 76,310 24
Transfer fees		90 00
Received for interest		1,353 05
Total		$ 77,753 29
Received for calls on capital		240 00
Total income		$ 77,993 29

EXPENDITURE.

Net amount paid for claims occurring in previous year	$ 2,938 75	
Amount paid for claims occurring during the year	$ 35,564 47	
Deduct reinsurances	2,535 00	
Net amount paid for said claims	$ 33,029 47	
Total net amount paid for live stock claims		$ 35,968 22
Commission or brokerage		12,356 75
Paid for salaries of officials, $5,075.59; do. of agents, $2,456.47; directors' fees, $375; auditors' fees, $225; travelling expenses, $2,659.24		10,791 30
Taxes		1,388 06
All other expenditure, viz.: printing and stationery, $923.05; furniture, $695.01; advertising, $1,082.70; sundry expenses, $620.34; postage, express, telegraph and telephone, $716.79; rent, $1,351.76; legal expenses, $316.86; collection, discount and exchange, $128.96; bad debts, $1,022.40; medical examiners' fees, $12.38		6,870 25
Total expenditure		$ 67,374 58

THE GENERAL ANIMALS INSURANCE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911	$	25,860 33
Income as above		77,993 29
Total	$	103,853 62
Expenditure as above		67,374 58
Balance, net ledger assets, at December 31, 1912	$	36,479 04

RISKS AND PREMIUMS.

Live Stock Risks.	No.		Amount.		Premiums thereon.
Gross policies in force at Dec. 31, 1911	1,040	$	398,661	$	33,094 48
Policies taken during the year	3,247		1,784,486		87,435 30
Total	4,287	$	2,183,147	$	120,529 78
Deduct terminated	2,632		1,500,725		66,147 24
Gross in force at December 31, 1912	1,655	$	682,422	$	54,382 54
Deduct reinsured			58,770		3,698 35
Net in force at December 31, 1912	1,655	$	623,652	$	50,684 19

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HARTLAND S. MACDOUGALL.
Managing-Director—HENRY E. RAWLINGS.
Secretary—RICHARD B. SCOTT.
Vice-President—WM. WAINWRIGHT.

Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic cap. 36;., amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in the United States, January, 1881.)

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid up in cash	304,600 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the company	$ 46,900 00
Amount of loans secured by bonds, stocks or other marketable collaterals	50,000 00

Security for loan.	Par value.	Market value.	Amount loaned.
Montreal Protestant School Board	$ 70,000 00	$ 67,200 00	$ 50,000 00

*Stocks and bonds owned by the company, viz.:—

Bonds.	Par value.	Book value.	Market value.
Montreal Corporation, 1921-1925, 4 p.c.	$ 30,500 00	$ 30,815 00	$ 29,928 75
Montreal Harbour, 1913-1915, 5 p.c.	30,000 00	33,000 00	30,000 00
Montreal Bonds, 1939, 3½ p.c.	7,000 00	6,169 80	6,160 00
Montreal Harbour, 1917-1918, 4 p.c.	11,000 00	11,220 00	10,670 00
Montreal Street Railway, 1922, 4½ p.c.	20,000 00	20,333 75	20,000 00
Lake Champlain and St. Lawrence Junction Railway, 1940, 4 p.c.	5,000 00	4,500 00	4,250 00
Canada Southern Ry., 1913, 5 p.c.	10,000 00	10,700 00	10,000 00
Province of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	20,000 00
City of Winnipeg, 1920 and 1935, 4 p.c.	25,000 00	24,975 00	24,350 00
City of Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	11,700 00
City of New York, Rgd. 1960, 4¼ p.c.	100,000 00	100,833 08	100,375 00
City of New York, 1917, 3½ p.c.	100,000 00	103,500 00	97,000 00
City of New York, 1917, 4 p.c.	10,000 00	9,937 50	9,900 00
City of Richmond, Va., 1920–1926, 4 p.c.	16,000 00	16,745 00	15,520 00
Montreal Board of Trade, 2nd mortgage, 1922, 5 p.c.	2,500 00	1,625 00	2,250 00
City of Toronto, 1915, 3½ p.c.	10,000 00	9,625 00	9,800 00
Dominion of Canada stock, 1913, 3½ p.c.	2,399 67	2,375 67	2,375 67
City of Montreal stock.1921-1927, 4 p.c.	41,800 00	42,203 50	40,736 50
Montreal Prot. Sch. Comrs., 1942, 4 p.c.	10,000 00	9,417 00	9,587 50
Total bonds	$ 463,199 67	$ 470,515 30	$ 454,603 42

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

ASSETS—*Concluded.*

Stocks.	Par value.	Book value.	Market value.
Montreal Tramways, debs	$ 25,000 00	$ 16,042 50	$ 20,375 00
Montreal Telegraph Co	60,000 00	96,335 80	84,000 00
Toronto Ry. Co	20,000 00	27,893 75	27,600 00
U. S. Guarantee Company	149,100 00	164,010 00	178,920 00
Western Union Telegraph Co	80,000 00	68,463 00	59,500 00
Bell Telephone Co. of Canada	210,000 00	264,620 60	361,200 00
Mackay Companies, preferred	50,000 00	36,293 75	33,500 00
Bank of Montreal	25,600 00	61,861 29	62,976 00
Pensylvania R.R. Co	55,000 00	70,810 94	67,031 25
Merchants Bank of Canada	11,600 00	18,117 00	22,388 00
Great Northern Railway Co	20,000 00	24,725 00	26,150 00
Molsons Bank	40,900 00	82,577 00	80,800 00
Chicago, Milwaukee and St. Paul R.R Co	10,000 00	12,552 00	11,275 00
Total stocks	$ 756,300 00	$ 944,302 63	$ 1,035,715 25
Total bonds and stocks	$ 1,219,499 67	$ 1,414,817 93	$ 1,490,318 67

Carried out at book value	$ 1,414,817 93
Cash on hand at head office and branch offices	1,657 98

Cash in banks or trust companies, viz.:—

Dominion Bank; Montreal: current account, $1,969.34; other, $20,000, Toronto, $5,213.70	$ 27,183 04
Chase National Bank, New York	11,022 26
Bank of Montreal, Montreal :current account, $1,855.41; other $20,000	21,855 41
Bank of Montreal, Chicago	7,331 01
National Bank of Kentucky, Louisville, Ky	2,092 13
Bank of Buffalo, Buffalo, N.Y	1,681 23
Standard Bank of Canada, Toronto	26,678 13
Union Trust Co., Pittsburg, Pa	4,974 83
Fourth National Bank, Nashville, Tenn	400 00
Third National Bank, Atlanta, Ga	1,037 80
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia	8,985 53
Central National Bank, Philadelphia	5,645 74
New England Trust Co., Boston	10,000 00
First National Bank, Pittsburg	5,899 01
United States Trust Company, New York	7,213 51
Commercial Trust Co., Philadelphia	5,000 00
Franklyn National Bank, Philadelphia	5,000 00
Columbia Trust Co., New York	1,240 54
Equitable Trust Co., New York	1,848 75
Mercantile Trust Co., New York	54 21
Farmers' Loan & Trust Co., New York	1,848 75
Bankers' Trust Co., New York	3,606 19
Metropolitan Bank, New York	2,636 34
Knickerbocker Trust Co., New York	8,187 20
Manhattan Trust Co., New York	70 17
Mechanics' Bank, Brooklyn	1,115 77
Guaranty Trust Co., New York	412 34
Continental and Commercial Trusts and Savings Bank, Chicago	10,000 00
Beacon Trust Co., Boston	10,000 00

Total cash in banks or trust companies	193,019 89
Total ledger assets	$ 1,706,395 80

---

*Of the above securities an amount of the par value of $59,399.67 is on deposit with the Receiver General, viz.:—Montreal Harbour bonds, $30,000; Montreal Corporation bonds, $7,000; Dominion of Canada stock, $2,399.67; Montreal Corporation stock, $10,000; City of Winnipeg bonds, $10,000.

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

OTHER ASSETS.

Market value of stocks and bonds over book value	$	75,500 74
Interest accrued		7,222 17
Premiums in course of collection		7,434 17
Office furniture and fixtures, including safes at head office and branches		5,977 96
Total assets	$	1,802 530 84

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of unsettled, unadjusted claims for guarantee losses (of which $799 accrued in previous years)	$	5,591 00
Reserve of unearned premiums, $27,346.95; carried out at 80 per cent		21,877 56
Due and accrued for salaries, rent, advertising, agency and other expenses		1,926 23
Taxes due and accrued		500 00
Surplus reinsurance reserve		2,982 03
Total liabilities in Canada	$	32,876 82

(2) *Liabilities in other Countries.*

Net amount of guarantee losses, unadjusted	$	18,230 00		
Net amount of guarantee losses, resisted, in suit		7,500 00		
Total net amount of unsettled claims for guarantee losses			$	25,730 00
Reserve of unearned premiums, $72,772.60; carried out at 80 per cent				58,218 08
Due and accrued for salaries, rent, advertising, agency and other expenses				367 18
Surplus reinsurance reserve, $50,355.70; contingencies, $25,000				75,355 70
Taxes due and accrued				2,000 00
Total liabilities in other countries			$	161,670 96
Total liabilities (except capital stock) in all countries			$	194,547 78
Excess of assets over liabilities			$	1,607,983 06
Capital stock paid up				304,600 00
Surplus over liabilities and capital			$	1,303,383 06

INCOME.

		In Canada.		In other countries.		
Gross cash received for premiums	$	61,334 33	$	174,541 25		
Deduct reinsurance, $17,732.34; and return premiums, $13,073.42		6,435 50		24,370 26		
Net cash received for premiums	$	54,898 83	$	150,170 99		
Total net cash received for guarantee premiums in all countries					$	205,069 82
Received for interest and dividends						71,436 67
Received for rents (net)						323 41
Profit on securities sold						1,219 50
Total income					$	278 049 40

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for claims occurring in previous years	$ 4,078 00	$ 12,445 00
Amount paid for claims occurring during the year	$ 17,565 91	$ 35,885 40
Deduct reinsurance and recoveries	6,072 23	13,154 81.
Net amount paid for said claims	$ 11,493 68	$ 22,730 59
Total net amount paid for guarantee claims	$ 15,571 68	$ 35,175 59

Total net amount paid for guarantee claims in all countries	$ 50,747 27
Amount of dividends paid during the year at 10 per cent	30,460 00
Commission or brokerage	17,218 44
Paid for salaries of officials, $57,506.08; salaries of agents, $21,306.38; director's fees, $9,160.00; auditors' fees, $600; travelling expenses, $1,535.43; inspection expenses, $2,744.76	92,852 65
Taxes (state and municipal)	7,488 53
Miscellaneous payments, viz.:—Advertising, $2,190.04, rent, $7,231.65; postage, telephone, express, telegrams, &c., $5,308.00; printing and stationery, $4,611.40; legal expenses, $1,654.74; office furniture and fixtures, $792.23; office expenses, $3,769.48; adjustment of claims, $5,574.71; benevolence acct., $132.00	31,264 25
Total expenditure	$ 230,031 14

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911	$ 1,658,377 54
Amount of cash income as above	278,049 40
Total	$ 1,936,426 94
Amount of cash expenditure	230,031 14
Balance, net ledger assets, December 31, 1912	$ 1,706,395 80

RISKS AND PREMIUMS.

Guarantee Risks.	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	17,088,565	50,877 41	57,418,369	188,979 01	74,506,934	239,856 42
Taken during the year, new.	7,208,325	12,298 15	16,119 177	60,021 87	23,327,502	72,320 02
Taken during the year, renewed	17,299,906	48,952 19	47,574,762	115,280 59	64,874 668	164,232 78
Total	41,596,796	112,127 75	121,112,308	364,281 47	162,709,104	476,409 22
Deduct terminated	21,702,043	55,473 42	66,909,012	202,466 89	88,611,055	257,940 31
Gross in force at date	19,894,753	56,654 33	54,203,296	161,814 58	74,098,049	218,468 91
Deduct reinsured	619,068	1,960 44	6,353,351	16,442 31	6,972,419	18,402 75
Net in force at Dec. 31, 1912	19,275,685	54,693 89	47,849,945	145,372 27	67,125,630	200,066 16

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—K. W. BLACKWELL. | Managing Director—H. M. LAMBERT.
Principal Office—Montreal. | Secretary—E. E. KENYON.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V., chap. 86 assented to April 4, 1911. Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for......$	1,000,000 00
Amount paid up in cash..	250,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

On deposit with the Receiver General.	Par value.	Book value.	Market value.
Town of Maisonneuve, 1951, 4½ p.c..............$	29,200 00	$ 29,886 20	$ 29,492 00
St. Gregoire Le Thaumaturge school, 1951, 5 p.c	30,000 00	32,772 00	32,025 00
City of Winnipeg, 1919, 4 p.c....................	4,000 00	3,936 40	3,916 00
City of Lachine, 1951, 4½ p.c....................	25,000 00	25,467 50	25,000 00
City of Fort William, 1931, 4½ p.c...............	19,953 33	19,953 33	18,778 08
City of Victoria, 1961, 4 p.c....................	24,333 33	23,693 36	22,386 66
Total with the Receiver General.........$	132,486 66	$ 135,708 79	$ 131,597 74
Held by the Company.			
City of New Westminster, B.C., 1958, 5 p.c.....	15,000 00	16,074 00	15,699 00
School Municipality of Hochelaga, 1950, 4½ p.c..	17,000 00	17,170 00	17,000 00
City of Montreal Protestant Board of School Commissioners, 1939, 4 p.c..................	15,000 00	14,700 00	14,131 50
City of London, Ont., 1939 and 1940, 4 p.c.......	10,000 00	9,792 80	9,226 50
City of Winnipeg, 1919, 4 p.c....................	1,000 00	984 10	979 00
Town of Maisonneuve School Commissioners, 1951, 4½ p.c................................	25,000 00	25,000 00	25,000 00
City of Brandon, 1951, 4½ p.c....................	5,000 00	4,569 50	4,671 50
City of Calgary, 1921, 4 p.c.....................	5,000 00	4,775 00	4,752 00
City of Toronto, 1936, 4 p.c.....................	9,733 20	9,299 22	9,299 09
Total par, book and market values.....$	235,219 86	$ 238,073 41	$ 232,356 33

Carried out at book value (including accrued interest, $299.26)...$	238,372 67
Cash at head office..	36 84
Cash in Bank of Nova Scotia..................................	22,699 94
Total ledger assets................................$	261,109 45
Market value of bonds and debentures, etc., under book value...	5,717 08
	$ 255,392 37

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

OTHER ASSETS.

Interest accrued		$ 3,117 50
Premiums due and uncollected:—		
Accident	$ 2,619 90	
Guarantee	1,951 30	
Plate glass	748 50	
Sickness	698 75	
Burglary	356 10	
Employers' liability	11,400 61	
Total $17,775.16 less commission, $4,494.93		13,280 23
Due for reinsurance losses		23 21
Total assets		$ 271,813 31

LIABILITIES.

Amount of outstanding, unadjusted claims:—		
Accident	$ 62 50	
Guarantee	248 54	
Plate glass	77 35	
Employers' liability	5,725 00	
Total	$ 6,113 39	
Less reinsurance	150 82	
Net amount of said claims		$ 5,962 57
Reserve of unearned premiums:—		
Accident, in Canada, $2,770.20; other countries, $420.04	$ 3,190 24	
Sickness	1,319 87	
Employers' liability	16,894 15	
Guarantee	1,694 89	
Plate glass	1,932 92	
Burglary	514 03	
Total, $25,546.10; Carried out at 80 per cent		20,436 87
Salaries, rent, advertising, agency and other expenses due and accrued		503 49
Taxes due and accrued		500 00
Due reinsurance companies, less commission		460 09
Total liabilities		$ 27,863 02
Excess of assets over liabilities		$ 243,950 29
Capital stock paid up		250,000 00

INCOME.

Accident Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 3,990 33	$ 424 75
Deduct reinsurance, $318.15; and return premiums, $208.50	526 65	....
Net cash received for said premiums	$ 3,463 68	$ 424 75

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

INCOME—*Concluded.*

Employers' Liability Risks.		
Gross cash received for premiums.....................$	33,905 68	
Deduct reinsurance, $2,904.18; and return premiums... $2,140.47..	5,044 65	
Net cash received for said premiums.............$	28,861 03	
Sickness Risks.		
Gross cash received for premiums.....................$	2,180 75	
Deduct reinsurance, $123.40; and return premiums, $192.75..	316 15	
Net cash received for said premiums.............$	1,864 60	
Guarantee Risks.		
Gross cash received for premiums.....................$	2,733 20	
Deduct reinsurance, $692.30; and return premiums, $504.75..	1,197 05	
Net cash received for said premiums.............$	1,536 15	
Burglary Risks.		
Gross cash received for premiums.....................$	681 05	
Deduct return premiums............................	48 55	
Net cash received for said premiums.............$	632 50	
Plate Glass Risks.		
Gross cash received for premiums.....................$	2,344 92	
Deduct return premiums............................	231 07	
Net cash received for said premiums.............$	2,113 85	
Total net cash received for premiums in all countries............$		38,896 51
Received for interest.....................................		8,223 83
Total income..................................$		47,120 34

EXPENDITURE.

Employers' Liability Risks.		
Amount paid for claims occurring during the year.....................$	4,063 00	
Deduct reinsurances..	23 21	
Net amount paid for employers' liability claims......................$	4,039 79	
Accident Risks.		
Amount paid for accident claims....................................	609 75	
Sickness Risks.		
Amount paid for sickness claims....................................	379 50	
Plate Glass Risks.		
Amount paid for plate glass claims..................................	131 66	
Total net amount paid for all claims..........................$		5,160 70
Paid for commission or brokerage..........................		8,880 86
Paid for salaries of officials $6,617.17; directors' fees, $4,646.50; auditors fees, $50.00; travelling expenses, $1,540.07........		12,853 74
Paid for taxes..		1,422 93

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE—*Concluded.*

All other expenditure, viz.:—Advertising, $372.09; furniture and fixtures, $198.65; postage, telegrams, telephones and express, $489.28; printing and stationery, $2,856.61; rent, $1,095.05; office expenses, $270.79; tariff association charges, $50; sundries, $72.48	$	5,404 95
Total expenditure	$	33,723 18

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	247,712 29
Amount of income as above		47,120 34
Total	$	294,832 63
Amount of expenditure as above		33,723 18
Balance, net ledger assets, at December 31, 1912	$	261,109 45

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Accident Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	2	6,000	30 00				2	6,000	30 00
Policies taken during the year, new	312	1,018,000	6,159 89	36	171,750	840 09	348	1,189,750	6,999 98
" " renewed,	2	6,000	30 00				2	6,000	30 00
Total	316	1,030,000	6,219 89	36	171,750	840 09	352	1,201,750	7,059 98
Deduct terminated	14	254,500	510 99				14	254,500	510 99
Gross in force at end of year	302	775,500	5,708 90	36	171,750	840 09	338	947,250	6,548 99
Deduct reinsured		32,000	168 50					32,000	168 50
Net in force at December 31, 1912	302	743,500	5,540 40	36	171,750	840 09	338	915,250	6,380 49

THE GUARDIAN ACCIDENT AND GUARANTEE—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

	No.	Amount.	Premiums thereon.
Employers' Liability Risks.			
Gross policies in force at date of last statement	7	....	$ 1,142 05
Policies taken during the year, new	207	....	41,880 82
Policies taken during the year, renewed	4	....	411 10
Total	218	....	$ 43,433 97
Deduct terminated	17	....	7,786 56
Gross in force at end of year	201	....	$ 35,647 41
Deduct reinsured		....	2,397 09
Net in force at December 31, 1912	201	....	$ 33,250 32
Sickness Risks.			
Gross policies in force at date of last statement	1	....	$ 7 00
Policies taken during the year, new	191	....	2,672 75
Policies taken during the year, renewed	1	....	7 00
Total	193	....	$ 2,686 75
Deduct terminated	2	....	12 00
Gross in force at end of year	191	....	$ 2,674 75
Deduct reinsured		....	35 00
Net in force at December 31, 1912	191	....	$ 2,639 75
Guarantee Risks.			
Gross policies taken during the year, new	121	$ 953,550	$ 4,179 75
Deduct terminated	2	10,000	25 17
Gross in force at end of year	119	$ 943,550	$ 4,154 58
Deduct reinsured		218,200	764 80
Net in force at December 31, 1912	119	$ 725,350	$ 3,389 78
Burglary Risks.			
Gross policies taken during the year, new	57	$ 87,450	$ 988 60
Deduct terminated	1	1,000	7 20
Gross and net in force at December 31, 1912	56	$ 86,450	$ 981 40
Plate Glass Risks.			
Gross policies taken during the year, new	104	....	$ 2,862 35
Deduct terminated	5	....	27 04
Gross in force at end of year	99	....	$ 2,835 31
Deduct reinsured		....	106 28
Net in force at December 31, 1912	99	....	$ 2,729 03

Total number of policies in force at December 31, 1912.....1,004	
Total net amount in force	$ 1,727 050 00
Total premiums thereon	49,370 77

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—LYMAN B. BRAINERD. | Secretary—C. S. BLAKE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H.N. ROBERTS. | Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Commonwealth of Massachusetts 3 per cent bonds, 1941, in deposit with the Receiver General, par value	$ 37,012 50
Interest accrued	675 00
Total assets in Canada	$ 37,687 50

LIABILITIES IN CANADA.

Net amount of losses unadjusted	$ 75,000 00
Total liabilities in Canada	$ 75,000 00

INCOME IN CANADA.

Net cash received for premiums	$ 1,200 00
Total income in Canada	$ 1,200 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 90,600 00
Mortgage loans on real estate, first liens	1,193,285 00
Book value of bonds and stocks	3,497,836 92
Cash on hand, in trust companies and in banks	165,466 36
Cash in course of transmission	20,720 92
Gross premiums in course of collection	404,513 02
Total ledger assets	$ 5,372 422 22

---

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

THE HARTFORD STEAM BOILER—*Continued.*

NON-LEDGER ASSETS

Interest accrued	$ 75,600 51
Market value of bonds and stocks over book value	8,341 48
Gross assets	$ 5,456,364 21
Deduct assets not admitted	119,349 49
Total admitted assets	$ 5,337,014 72

LIABILITIES.

Total unpaid claims and expenses of settlement	$ 94,913 83
Unearned premiums	2,211,732 44
Commissions, brokerage and other charges due or to become due to agents or brokers	57,032 71
State, county and municipal taxes due or accrued (estimated)	25,000 00
Special and contingent reserve	22,740 86
Total liabilities, except capital stock	$ 2,411,419 84
Capital stock paid up	1,000,000 00
Surplus beyond all liabilities	1,925,594 88
Total liabilities	$ 5,337,014 72

INCOME.

Total net cash received for premiums	$ 1,497,494 29
Interest and dividends	211,340 45
Rents	9,310 42
Inspections	34,467 60
Gross profit on sale or maturity of ledger assets	1,961 50
Agents' balances previously charged off	300 00
Total cash income	$ 1,754,874 26

EXPENDITURE.

Net amount paid for losses	$ 129,786 12
Investigation and adjustment of claims	1,684 79
Commission or brokerage	188,907 47
Interest or dividends to stockholders	120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	67,673 74
Salaries, travelling and all other expenses of agents	298,099 16
Inspections, other than medical and claim	518,016 68
Rents	5,000 00
Taxes on real estate	2,662 50
State taxes on premiums, Insurance Department licenses and fees	30,898 88
All other licenses, fees and taxes	26,586 00
Gross loss on sale or maturity of bonds	911 67
All other expenditure	61,018 96
Total expenditure	$ 1,451,245 97

THE HARTFORD STEAM BOILER—*Concluded.*

EXHIBIT OF PREMIUMS.

	Steam boiler.	Fly wheel.
Premiums written or renewed during the year	$ 1,649,339 64	$ 54,552 93
Premiums on risks terminated during the year	1,329,353 51	21,339 61
Net premiums in force at December 31, 1912	4,152,417 26	115,117 57

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. W. Cox.
Principal Office—Toronto.
Secretary—FRANK W. COX.
Manager—E. WILLANS.

(Incorporated, May, 1905. Commenced business in Canada, July 1, 1905.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$ 1,000,000 00
Amount paid up in cash	200,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

	Par value.	Book value.	
Value of real estate held by the company			$ 400 00
Amounts secured by way of loans on real estate by bond or mortgage, first liens			2,173 72
Bonds and debentures deposited with the Receiver General, viz.:—			
City of Winnipeg, 1920, 4 per cent	$ 10,000 00	$ 10,000 00	
City of Kingston, 1923, 4 per cent	10,000 00	10,000 00	
City of Woodstock, 1924, 4½ per cent	15,000 00	15,900 00	
City of Victoria, 1951, 4 per cent	15,000 00	15,000 00	
Central Canada Loan and Savings Co., 1915, 4 per cent	50,000 00	50,000 00	
Toronto Loan and Savings Co., 1915, 4 p.c	11,000 00	11,000 00	
Total deposited with Receiver General	$ 111,000 00	$ 111,900 00	
Other debentures held by the company, viz.:—			
Central Canada Loan and Savings Co., 60 days' notice, 4 per cent	$ 25,000 00	$ 25,000 00	
Toronto Savings and Loan Co., 1915, 4 per cent	64,000 00	64,000 00	
P. Burns & Co., Ltd., 1931, 6 p.c	10,000 00	9,900 00	
Electrical Development Co., 1933, 5 p.c	7,000 00	6,006 25	
W. Davies Co., Ltd., 1926, 6 p.c	5,000 00	5,100 00	
Western Canada Flour Mills, 1931, 6 p.c	11,000 00	11,000 00	
Dunlop Tire Co., 1927, 6 p.c	10,000 00	9,800 00	
Gordon, Ironsides, Fares Co., Ltd., 1927, 6 p.c	10,000 00	9,900 00	
Total par, book and market values	$ 253,000 00	$ 252,606 25	
Carried out at book and market value			252,606 25
Cash at head office			4,246 30
Cash in banks, viz.:—			
Central Canada Loan and Savings Co		$ 55 52	
Toronto Savings and Loan Co		49,759 00	
Imperial Bank, St. Thomas		300 00	
Bank of Nova Scotia		12,740 25	
Total cash in banks			62,854 77
Deposit with Accident and Plate Glass Underwriters' Associations			350 00
Total ledger assets			$ 322,631 04

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

OTHER ASSETS.

Interest accrued		$ 853 32
Office furniture (less depreciation)		4,811 10
Advances to agents		2,659 39
Gross amount of uncollected premiums, viz.:—		
On accident policies	$ 60,130 56	
On guarantee policies	4,550 94	
On sickness policies	2,112 00	
On automobile policies	1,892 91	
On plate glass policies	318 59	
On elevator liability policies	94 50	
Total, $69,099.50; less commission, $13,819.90		55,279 60
Total assets		$ 386,234 45

LIABILITIES.

Amount of unadjusted claims:—		
Accident	$ 11,300 10	
Guarantee claims	1,500 00	
Sickness	7,683 57	
Automobile, $740; Plate glass, $60	800 00	
Total net amount of claims		$ 21,283 67
Reserve of unearned premiums:—		
Accident	$ 115,810 32	
Guarantee	13,762 99	
Automobile, $5,366.70; Elevator, $881.33	6,248 03	
Sickness	3,930 36	
Plate glass	1,246 87	
Total net reserve, $140,998.57; carried out at 80 p.c.		112,798 85
Due and accrued for sundry expenses		1,050 00
Provincial, municipal and other taxes due and accrued		1,100 00
Total liabilities		$ 136,232 52
Excess of assets over liabilities		$ 250,001 93
Capital stock paid up		200,000 00
Surplus over liabilities and paid up capital		$ 50,001 93

INCOME.

Accident and Sickness Risks—	
Gross cash received for premiums	$ 257,414 06
Deduct reinsurance, $11,480.47; return premiums, $2,596.38	14,076 85
Net cash received for accident and sickness premiums	$ 243,337 21

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

INCOME—*Concluded.*

Guarantee Risks—		
Gross cash received for premiums	$ 33,169 72	
Deduct reinsurance, $3,184.00; return premiums, $2,226.82	5,410 82	
Net cash received for guarantee premiums	$ 27,758 90	
Plate Glass Risks—		
Gross cash received for premiums	$ 1,539 56	
Deduct return premiums	128 32	
Net cash received for plate glass premiums	$ 1,411 24	
Automobile Risks—		
Gross cash received for premiums	$ 11,758 35	
Deduct return premiums	1,037 81	
Net cash received for automobile risks	$ 10,720 54	
Elevator Risks—		
Net cash received for elevator liability risks	$ 786 10	
Total net cash received for all premiums		$ 284,013 99
Received for interest		12,014 06
Total income		$ 296,028 05

EXPENDITURE.

Accident Risks—		
Net amount paid for claims occurring in previous years	$ 10,417 40	
Amount paid for claims occurring during the year	$ 79,498 00	
Deduct reinsurances	15,567 16	
Net amount paid for said claims	$ 63,930 84	
Total net amount paid for accident claims	$ 74,348 24	
Guarantee Risks—		
Net amount paid for claims occurring in previous years	$ 3,777 62	
Amount paid for claims occurring during the year	4,280 92	
Total net amount paid for guarantee claims	$ 8,058 54	
Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 5,120 76	
Amount paid for claims occurring during the year	$ 24,249 90	
Deduct reinsurances	591 41	
Net amount paid for said claims	$ 23,658 49	
Total net amount paid for sickness claims	$ 28,779 25	
Automobile Risks—		
Amount paid for automobile claims	$ 2,237 47	
Plate Glass Risks—		
Amount paid for plate glass claims	$ 485 84	
Total net amount paid for all claims		$ 113,909 34
Amount of dividends to shareholders (at 6 p.c.)		12,000 00
Commission or brokerage		84,618 73
Paid for salaries of officials, $29,896.43; directors' fees, $870; auditors' fees, $250.00; travelling expenses, $3,887.87		34,904 30
Taxes		2,868 27

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

All other expenditure, viz.:—Office furniture and fixtures, $1,804.84; printing and stationery, $3,639.48; advertising, $1,944.38; rent, $3,579.89; postage, telegrams, express and telephone, $2,180.57; sundry expenses, $2,001.46; legal expenses, $96.16; medical fees, $323; total, $15,569.78, less agents' advances repaid, $2,685.57	$	12,884 21
Total expenditure	$	261,184 85

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911	$	287,787 84
Income for the year		296,028 05
Total	$	583,815 89
Expenditure		261,184 85
Balance, net ledger assets , at December 31, 1912	$	322,631 04

RISKS AND PREMIUMS.

Accident Risks.	No.		Amount.		Premiums thereon.
Gross policies in force at date of last statement	10,424	$	21,485,091	$	188,163 25
Taken during the year, new	6,779		11,528,400		139,858 27
" " renewed	5,698		14,712,075		112,443 75
Total	22,901	$	47,725,566	$	440,465 27
Deduct terminated	11,135		22,611,141		197,364 17
Gross in force at end of year	11,766	$	25,114,425	$	243,101 10
Deduct reinsured			1,217,200		11,480 47
Net in force at December 31, 1912	11,766	$	23,897,225	$	231,620 63

Guarantee Risks.	No.		Amount.		Premiums thereon.
Gross policies in force at date of last statement	1,022	$	7,521,748	$	29,768 37
Taken during the year, new	457		3,765,084		13,411 80
" " renewed	601		4,295,598		19,396 32
Total	2,080	$	15,582,430	$	62,576 49
Deduct terminated	1,086		7,871,295		31,866 51
Gross in force at end of year	994	$	7,711,135	$	30,709 98
Deduct reinsured			636,800		3,184 00
Net in force at December 31, 1912	994	$	7,074,335	$	27,525 98

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Sickness Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	613	....	$ 6,953 47
Taken during the year, new	424	....	4,815 85
" " renewed	393	....	4,238 51
Total	1,430	....	$ 16,007 83
Deduct terminated	761	....	8,147 10
Gross and net in force at December 31, 1912	669	....	$ 7,860 73

Elevator Liability Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	6	$ 35,000	$ 661 50
Taken during the year, new	5	25,000	597 10
" " renewed	3	15,000	283 50
Total	14	$ 75,000	$ 1,542 10
Deduct terminated	3	15,000	283 50
Gross and net in force at December 31, 1912	11	$ 60,000	$ 1,258 60

Automobile Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	51	$ 244,500	$ 4,242 85
Taken during the year, new	153	723,000	12,274 56
" " renewed	22	110,000	2,018 10
Total	226	$ 1,077,500	$ 18,535 51
Deduct terminated	90	436,000	7,802 10
Gross and net in force at December 31, 1912	136	$ 641,500	$ 10,733 41

Plate Glass Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	43	....	$ 707 49
Taken during the year, new	106	....	1,821 02
" " renewed	7	....	123 36
Total	156	....	$ 2,651 87
Deduct terminated	37	....	522 39
Gross and net in force at December 31, 1912	119	....	$ 2,129 48

Total number of policies in force at date	13,695	
Total net amount in force		$31,673,060 00
Total premiums thereon		281,128 83

INTERNATIONAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. F. CARTER COTTON. | Secretary—L. F. REINHARD.

Principal Office—Spokane, Wash., U.S.A.

Head Office in Canada—
Vancouver, B.C.

Chief Agent in Canada—
C. G. HOBSON.

(Incorporated, September 3, 1909. Dominion license issued, May 8, 1911, limited to the Province of British Columbia.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	316,274 16
Amount paid up in cash	313,484 16

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States consols., 1930, 2 p. c.	$ 20,000 00	$ 20,496 25

Carried out at market value		$ 20,496 25
Cash at head office in Canada		500 00
Cash in Canadian Bank of Commerce		5 48
Agents' ledger balances		704 87
Net amount of outstanding premiums:—		
Accident	$ 42 00	
Sickness	35 00	
Employers' Liability	1,362 10	
Automobile	291 50	
Total		1,730 60
Total assets in Canada		$ 23,437 20

LIABILITIES IN CANADA.

Outstanding claims, viz.:—

Accident, (unadjusted)	$ 116 94
Employers' liability, (unadjusted)	1,435 00
Automobile, (unadjusted)	100 00
Automobile, (resisted, in suit)	1,000 00

INTERNATIONAL CASUALTY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Total net amount of unpaid claims		$ 2,651 94
Reserve of unearned premiums, viz.:—		
Accident	$ 839 63	
Sickness	522 25	
Liability	4,645 48	
Automobile	1,925 87	
Total reserve, $7,933.23; carried out at 80 per cent		6,346 58
Taxes due and accrued		168 33
Total liabilities in Canada		$ 9,166 85

INCOME IN CANADA.

Accident Risks.		
Gross cash received for premiums	$ 6,036 72	
Deduct reinsurance; and return premiums	417 65	
Net cash received for accident premiums	$ 5,619 07	
Employers' Liability Risks.		
Gross cash received for premiums	$ 14,288 62	
Deduct reinsurance; and return premiums	1,785 39	
Net cash received for employers' liability premiums	$ 12,503 23	
Sickness Risks.		
Gross cash received for premiums	$ 5,112 49	
Deduct reinsurance; and return premiums	182 98	
Net cash received for sickness premiums	$ 4,929 51	
Automobile Risks.		
Gross cash received for premiums	$ 5,438 67	
Deduct reinsurance; and return premiums	2,355 94	
Net cash received for automobile premiums	$ 3,082 73	
Total net amount received for all premiums		$ 26,134 64
Total income in Canada		$ 26,134 64

EXPENDITURE IN CANADA.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 82 50	
Amount paid for claims occurring during the year	2,154 96	
Total net amount paid for accident losses	$ 2,237 46	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 987 87	
Amount paid for claims occurring during the year	2,115 74	
Total net amount paid for employers' liability losses	$ 3,103 61	
Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 248 00	
Amount paid for claims occurring during the year	$ 1,143 43	
Deduct salvages and reinsurances	150 00	
Net amount paid for said claims	$ 993 43	
Total net amount paid for automobile losses	$ 1,241 43	
Sickness Risks.		
Net amount paid for sickness claims during the year	$ 364 79	
Total net amount paid for all claims		$ 6,947 29

INTERNATIONAL CASUALTY—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Paid for salaries of agents, $2,256; travelling expenses, $406.56...	$	2,662 56
Paid for taxes..		6 31
Miscellaneous payments, viz.:—Advertising, $28.45; legal fees. $1,303.55; medical examiners' fees, $15; postage, telegrams, telephones and express, $188.56; printing and stationery, $597.31; rent, $334.00; furniture and fixtures, $283.15; sundries, $24.00..		2,774 02
Total expenditure in Canada.......................	$	12,390 18

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	No.	Amount.	Premiums thereon
Gross policies in force at date of last statement.	386	$ 305,299	$ 2,578 05
Policies taken during the year, new.............	1,271	636,700	3,434 11
Policies taken during the year, renewed........	24	76,800	710 88
Total................................	1,681	$ 1,018,799	$ 6,723 04
Deduct terminated............................	1,034	488,870	4,000 34
Gross in force at end of year.....................	647	$ 529,929	$ 2,722 70
Deduct reinsured..............................	4	46,000	200 00
Net in force at December 31, 1912..............	643	$ 483 929	$ 2,522 70
Liability Risks.			
Gross policies in force date of last statement....	49	$ 469,665	$ 5,526 00
Policies taken during the year, new.............	79	755,448	10,373 33
Policies taken during the year, renewed.........	22	199,776	824 40
Total................................	150	$ 1,424,889	$ 16,723 73
Deduct terminated............................	49	464,560	7,231 77
Gross and net in force at December 31, 1912....	101	$ 960,329	$ 9,491 96
Sickness Risks.		(Weekly indemnity.)	
Gross policies in force at date of last statement.	42	$ 542 00	$ 760 00
Policies taken during the year, new	38	490 20	746 00
Policies taken during the year, renewed........	16	206 40	285 88
Total......	96	$ 1,238 60	$ 1,791 88
Deduct terminated............................	42	488 40	684 68
Gross in force at end of year.....................	54	$ 750 20	$ 1,10 20
Deduct reinsured..		100 00	140 00
Net in force at December 31, 1912..............	54	$ 650 20	$ 967 20
Automobile risks.			
Gross policies in force at date of last statement	20	$ 191,870 00	$ 2,272 37
Policies taken during the year, new.............	41	393,313,00	3,739 21
Policies taken during the year, renewed.........	16	153,488 00	877 00
Total................................	77	$ 738 671 00	$ 6,888 58
Deduct terminated............................	20	190,860 00	3,036 78
Gross and net in force at December 31, 1912....	57	$ 547,811 00	$ 3,851 80

(*For General Business Statement, see Appendix*)

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALEXANDER A. AETSCHULER. | Secretary—CECIL PIATT.

Principal Office—15 Exchange Place, Jersey City, N. J.

Head Office in Canada—20 King St. East, Toronto. | Chief Agent in Canada—NEIL SINCLAIR.

(Incorporated, December 27, 1904. Dominion license issued, June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$	300,000 00

ASSETS IN CANADA.

United States 2 per cent consols., 1930, on deposit with Receiver General, par value	$	5,000 00
Total assets in Canada	$	5,000 00

LIABILITIES IN CANADA.

Total net reserve of unearned premiums, $2,873.75; carried out at 80 per cent	$	2,299 00
Taxes due and accrued		17 59
Return premiums		46 85
Total liabilities in Canada	$	2,363 44

INCOME IN CANADA.

Gross cash received for premiums	$	6,279 25		
Deduct return premiums		152 00		
Total net cash received for guarantee premiums			$	6,127 25
Total income in Canada			$	6,127 25

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$	1,105 77		
Deduct reinsurances		49 49		
Net amount paid for guarantee claims			$	1,056 28
Legal expenses				225 00
Taxes				167 59
Miscellaneous expenses: postage, telegrams, telephone and express				88 00
Total expenditure in Canada			$	1,536 87

---

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

INTERNATIONAL FIDELITY INSURANCE COMPANY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	1,092	$ 557,000	$ 5,787 50
Taken during the year, new	468	234,000	2,270 00
Taken during the year, renewed	731	377,000	4,007 50
Total	2,291	$ 1,168,000	$ 12,065 00
Deduct terminated	1,191	606,500	6,317 50
Gross and net in force, December 31, 1912	1,100	$ 561,500	$ 5,747 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 147,418 52
Policy fees required or represented by applications	248 30
Interest	18,932 30
Gross increase, by adjustment, in book value of bonds	1,800 00
Other income	499 03
Total income	$ 168,898 15

EXPENDITURE.

Net amount paid policyholders for losses	$ 46,344 09
Stockholders for interest and dividends	15,000 00
Commission or brokerage	8,272 45
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	18,910 18
Insurance department licenses and fees	1,455 43
Rent	2,068 72
Gross decrease in book value of bonds	8,000 00
Agents' balances charged off	178 13
All other expenditure	11,246 30
Total expenditure	$ 111,475 30

LEDGER ASSETS.

Book value of bonds	$ 506,510 00
Cash on hand, in trust companies and in banks	90,593 88
Gross premiums in course of collection	9,593 20
Advance on contracts	10,113 58
Total ledger assets	$ 616 810 66
Deduct assets not admitted	11,310 29
Total admitted assets	$ 605,500 37

INTERNATIONAL FIDELITY INSURANCE COMPANY—*Concluded.*

General Business Statement for the year ending December 31, 1912. *Concluded.*

LIABILITIES.

Total unpaid claims and expenses of settlement	$	15,436 06
Total unearned premiums		74,869 13
Taxes due or accrued (estimated)		1,200 60
Advance premiums		426 28
Return premiums		430 40
Commission, brokerage and other charges due or to become due to agents or brokers		2,503 18
Special reserve		1,487 63
Total liabilities, not including capital stock	$	96,353 28
Capital paid up in cash		300,000 00
Surplus over all liabilities		209,147 09
Total liabilities	$	605,500 37

EXHIBIT OF PREMIUMS.

Fidelity.

Premiums on policies written during the year	$	127,267 74
Premiums on policies terminated during the year		118,651 12
Net premiums in force at December 31, 1912		116,767 59

Surety.

Premiums on policies written during the year	$	50,090 61
Premiums on policies terminated during the year		56,324 08
Net premiums in force at December 31, 1912		35,070 00

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

Statement for the Year ending December 31, 1912.

President—William T. Woods. | Secretary—Chas. E. W. Chambers.

Principal Office—61 and 63 William Street, New York.

Principal Office in Canada—Toronto. | Chief Agents in Canada—Messrs. Reed, Shaw and McNaught

(Incorporated, August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.	$	250,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

		Par value.		Market value
Province of Manitoba, 1930, 4 per cent	$	40,000 00	$	39,200 00
City of Ottawa, 1913, 4½ per cent		6,000 00		6,000 00
" Montreal stock, 1926-1927, 4 per cent		5,000 00		4,850 00
" Winnipeg, 1918, 4 per cent		10,000 00		9,700 00
" Toronto, 1913, 3½ per cent		5,000 00		4,950 00
Town of Westmount, 1947, 4½ per cent		2,000 00		2,020 00
" Westmount, 1945, 4 per cent		10,000 00		9,300 00
" Maisonneuve, 1950, 4½ per cent		10,900 00		11,009 00
City of London, 1940, 4 per cent		10,000 00		9,300 00
" Montreal, 1937, 4 per cent		15,000 00		14,400 00
Total par and market values	$	113,900 00	$	110,729 00

Carried out at market value	$	110,729 00
Deposited with Underwriters' Association		100 00
Interest accrued		772 40
Premiums in course of collection, $13,481.38, less commission, $5,462.96		8,018 42
Total assets in Canada	$	119,619 82

LIABILITIES IN CANADA.

Total amount of claims, adjusted and unpaid	$	5,489 86
Reserve of unearned premiums, $87,596.21; carried out at 80 per cent		70,076 97
Taxes due and accrued		725 00
Total liabilities in Canada	$	76,291 83

LLOYDS PLATE GLASS—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 83,530 67	
Deduct return premiums	18,077 71	
Net cash received for plate glass premiums		$ 65,452 96
Received for interest on investments		4,625 50
Total income in Canada		$ 70,078 46

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 5,719 17	
Amount paid for claims occurring during the year	28,339 69	
Total net amount paid for plate glass claims		$ 34,058 86
Commission or brokerage		27,808 69
Taxes		1,212 06
Miscellaneous payments, viz.:—Advertising, $33.99; legal fees, $9.75; postage, telegrams, telephones and express, $58.64; printing and stationery, $288.09; duty on supplies, $93.89; underwriters' expenses, $393		877 36
Total expenditure in Canada		$ 63,956 97

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums thereon.
Gross policies in force at date of last statement	$ 193,038 42
Taken during the year, new and renewed	83,354 65
Total	$ 276,393 07
Deduct terminated	96,954 19
Gross and net in force, December 31, 1912	$ 179,438 88

General Business Statement for the Year ending December 31, 1912.

LEDGER ASSETS.

Book value of real estate	$ 255,763 18
Mortgage loans on real estate, first liens	45,500 00
Book value of stocks and bonds held by the company	541,350 67
Cash on hand, in trust companies and in banks	23,945 70
Premiums in course of collection	104,219 21
Total ledger assets	$ 970,778 76

NON-LEDGER ASSETS.

Market value of real estate over book value	$ 19,236 82
Interest accrued	3,195 29
Rents accrued	275 00
Salvage glass on hand	5,697 43
Sundry accounts	145 00
Gross assets	$ 999,328 30
Deduct assets not admitted	60,246 23
Total admitted assets	$ 939,082 07

LLOYDS PLATE GLASS—*Concluded.*

General Business Statement for the Year ending December 31, 1912. *Concluded.*

LIABILITIES.

Net amount of unpaid losses and expenses of settlement	$ 26,211 69
Unearned premiums	325,613 30
Commissions, brokerage and other charges due or to become due to agents or brokers and expenses of settlement	29,534 36
Due or accrued for salaries, rents, expenses, bills, accounts, fees, &c.	6 42
Due or accrued for state, county or municipal taxes (estimated)	8,000 00
Return premiums	269 24
Other liabilities	14,450 29
Total liabilities, except capital stock	$ 404,085 30
Capital stock paid up	250,000 00
Surplus beyond capital and other liabilities	284,996 77
Total liabilities	$ 939,082 07

INCOME.

Net cash received for premiums	$ 581,750 44
Interest and dividends	24,268 73
Rents	21,718 37
Gross increase, by adjustment, in book value of real estate	5,450 29
Agents' balances previously charged off	83 76
Total income	$ 633,271 59

EXPENDITURE.

Net amount paid for losses	$ 228,947 35
Dividends to stockholders	50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums	183,576 31
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	67,377 67
Salaries, travelling and all other expenses of agents not paid by commission	10,371 51
State taxes on premiums, insurance department licenses and fees.	14,973 44
Rent	12,984 02
Taxes on real estate	7,137 00
All other licenses, fees and taxes	1,099 12
Agents' balances charged off	94 21
Gross loss on sale or maturity of stocks	12,601 50
All other expenditure	30,772 34
Total expenditure	$ 619,934 47

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.	$ 707,949 80
Premiums on risks terminated during the year	753,495 40
Premiums on net amount in force at December 31, 1912	655,473 06

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Principal Office—
42-45 New Broad St., London, Eng.
Head Office in Canada—Toronto.

Gen'l Manager—
HERBERT CECIL THISELTON.
Joint Secretaries—
S. L. ANDERSON, W. R. STRONG.
Manager in Canada—D.W. ALEXANDER.

(Established, A.D. 1867. Commenced business in Canada, July, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£250,000 sterling.
Amount subscribed for	150,000 "
Amount paid up in cash	75,000 "

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada Stock, 1930-50, 3½ p.c.	$ 46,729 00	$ 44,789 76
City of Toronto debentures, 1930, 3½ p.c.	24,333 33	21,384 00
Canadian Northern Railway Guaranteed bonds, 1930, 4 p.c.	17,520 00	17,146 08
Province of Ontario stock, 1946, 3½ p.c.	24,333 33	21,870 00
Canadian Northern Ry. den. stock, 1938, 3½ p.c.	12,166 67	10,570 50
City of Victoria debentures, 1933 to 1958, 4 p.c.	14,600 00	13,736 36
City of Winnipeg stock, 1940, 4 p.c.	24,333 33	23,571 00
Province of Alberta debentures, 1938, 4 p.c.	19,466 67	18,986 40
Province of Saskatchewan bonds, 1949, 4 p.c.	19,466 67	18,856 80
City of Fort William debentures, 1935-1940, 4½ p.c.	24,333 33	22,993 87
City of Regina debs., 1950, 4½ p.c.	9,733 33	9,234 00
" Edmonton, debs., 1930, 4½ p.c.	9,733 33	9,428 40
" Vancouver, debs., 1951, 4 p.c.	9,733 33	9,120 60
Victorian Govt. stock, 1929-49, 3½ p.c.	9,733 33	8,954 55
Alberta & Great Waterways Ry. Co., 1959, 5 p.c.	10,000 00	10,984 85
Can. Northern Ry., 1st Mtge. deb., 1939, 4 p.c.	6,813 33	6,441 12
Total par and market values	$ 283,019 98	$ 268,068 29

Carried out at market value		$ 268,068 29
Market value of $10,000 Province of New Brunswick bonds, 1941, 3 p.c. (deposited with New Brunswick Government)		8,250 00
Cash at head Office in Canada		8,981 39
Cash in Bank of Nova Scotia		27,393 55
Office furniture		2,000 00
Gross amount of outstanding premiums—Accident	$ 20,306 12	
" " " Guarantee	11,502 54	
" " " Sickness	7,888 36	
" " " Employers' liability	47,790 51	
" " " Burglary	482 10	
Agency adjustments	286 74	
Total	$ 88,256 37	
Less commission	17,593 26	
Net outstanding premiums		70,663 11
Total assets in Canada		$ 385,356 34

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA.

Outstanding claims, viz.:—				
Accident,	Unadjusted	$ 7,460 91		
Guarantee,	"	4,479 88		
Sickness,	"	1,635 00		
Employers' liability,	"	50,923 60		
Burglary	"	600 00		
Total net amount of unsettled claims for losses			$	65,099 39
Reserve of unearned premiums:—				
Accident		$ 74,440 76		
Guarantee		46,089 11		
Sickness		13,007 58		
Employers' liability		88,241 77		
Burglary		562 25		
Total, $222,341.47; carried out at 80 per cent				177,873 18
Taxes due and accrued				4,200 00
Total liabilities in Canada			$	247,172 57

INCOME IN CANADA.

Accident Risks—			
Gross cash received for accident premiums	$ 150,930 59		
Deduct reinsurance, $540.55; return premiums, $2,062.19	2,602 74		
Net cash received for said premiums	$ 148,327 85		
Guarantee Risks—			
Gross cash received for guarantee premiums	$ 89,435 64		
Deduct reinsurance, $683,15; return premiums, $2,474.65	3,157 80		
Net cash received for said premiums	$ 86,277 84		
Employers' Liability Risks—			
Gross cash received for employers' liability premiums	$ 281,871 04		
Deduct return premiums,	6,302 32		
Net cash received for said premiums	$ 275,568 72		
Sickness Risks—			
Gross cash received for sickness premiums	$ 25,015 39		
Deduct return premiums	285 40		
Net cash received for said premiums	$ 24,729 99		
Burglary Risks—			
Gross cash received for burglary premiums	$ 929 15		
Deduct return premiums	6 00		
Net cash received for said premiums	$ 923 15		
Total net cash received for premiums		$	535,827 55
Interest on deposit received direct in England			11,687 61
Total income in Canada		$	547,515 16

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE IN CANADA.

Guarantee Risks—

Net amount paid for losses occurring in previous years	$ 9,484 47
Amount paid for losses occurring during the year	$ 4,433 77
Deduct salvages and reinsurances	1,678 66
Net amount paid during year for said premiums	$ 2,755 11
Total net amount paid for guarantee claims	$ 12,239 58

Accident Risks—

Net amount paid for losses occurring in previous years	$ 10,933 60
Amount paid for losses occurring during the year	67,656 28
Total net amount paid for accident claims	$ 78,589 88

Employers' Liability Risks—

Net amount paid for losses occurring in previous years	$ 31,263 59
Amount paid for losses occurring during the year	66,287 00
Total net amount paid for employers' liability claims	$ 97,550 59

Sickness Risks—

Net amount paid for claims occurring in previous years	$ 1,389 55
Amount paid for claims occurring during the year	6,817 63
Total net amount paid for sickness claims	$ 8,207 18

Total net amount paid for losses	$ 196,587 23
Paid for commission or brokerage	126,464 72
Salaries of officials, $50,367.57; directors' fees, $250; auditors' fees, $600; travelling expenses, $7,928.01	59,145 58
Paid for taxes	4,591 76
Miscellaneous payments, viz.:—Advertising, $3,469.94; law costs, $983.68; printing and stationery,$6,239.38; postage, express, telephone and telegrams, $3,052.52; rent, $4,722.51; agency charges, $271.16; sundry expenses, $6,169.30; elevator inspection, $891, medical fees, $200	25,999 49
Total expenditure in Canada	$ 412,788 78

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,985	$ 22,896,832	$ 78,980 22
Taken during the year, new	1,876	15,682,747	46,682 43
Taken during the year, renewed	2,627	14,106,494	47,473 28
Total	8,488	$ 52,686,073	$ 173,135 93
Deduct terminated	4,244	23,524,082	80,274 57
Gross in force at Dec. 31, 1912	4,244	$ 29,161,991	$ 92,861 36
Deduct reinsured	..	455,200	683 15
Net in force at Dec. 31 1912	4,244	$ 28,706,791	$ 92,178 21

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

	No.	Amount.	Premiums.
Accident Risks.			
Gross policies in force at date of last statement	9,607	$ 22,069,950	$ 141,148 88
Taken during the year, new	3,356	7,178,000	46,916,68
Taken during the year, renewed	6,991	16,839 000	104,180 27
Total	19,954	$ 46,086,950	$ 292,245 83
Deduct terminated	9,783	22,469,450	142,823 85
Gross in force at Dec., 31, 1912	10,171	$ 23,617,500	$ 149,421 98
Deduct reinsured		105,500	540 55
Net in force at Dec. 31, 1912	10,171	$ 23,512,000	$ 148,881 43
Employers' Liability Risks.			
Gross policies in force at date of last statement	793	$ 8,560,000	$ 178,972 68
Taken during the year, new	815	8,150,000	117,649 13
Taken during the year, renewed	502	5,020,000	40,684 20
Total	2,110	$ 21,730,000	$ 337,306 01
Deduct terminated	841	9,040,000	170,437 73
Gross and net in force Dec. 31, 1912	1,269	$ 12,690,000	$ 166,868 28
Sickness Risks.			
Gross policies in force at date of last statement	711	$ 2,679,250	$ 21,440 51
Taken during the year, new	128	1,487,000	11,970 65
Taken during the year, renewed	511	1,797,504	14,313 96
Total	1,350	$ 5,963,754	$ 47,725 12
Deduct terminated	722	2,712,750	21,709 95
Gross and net in force at Dec. 31, 1912	628	$ 3,251,004	$ 26,015 17
Burglary Risks.			
Gross policies in force at date of last statement	31	$ 53,500	$ 549 99
Taken during the year, new	60	87,925	882 95
Taken during the year, renewed	14	21,500	241 54
Total	105	$ 162,925	$ 1,674 48
Deduct terminated	31	53,500	549 99
Gross and net in force at Dec. 31, 1912	74	$ 109,425	$ 1,124 49

Total number of policies in force at date	12,142	
Total net amount in force		$68,269,220 00
Total premiums thereon		435,067 58

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

The net income from premiums, after deducting reassurances, was £973,851 18s. 10d.

The balance of claims account, including reserves for claims then under investigation and provision for liability on notices of accidents, less salvages, reinsurances and recoveries, received was £571,063 12s. 3d.

The Directors recommend the transfer of £75,000 from Reserve Fund to the Reserve for Outstanding Claims and the payment on the Preference Shares of a dividend for the half-year ending 31st December, 1912, at the rate of 5 per cent per annum less Income Tax.

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

REVENUE ACCOUNTS.

Accident Insurance Business.

	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fund at beginning of year:—				Payments under Policies, including Medical and Legal Expenses in connection therewith		57,192 2 6
Reserve for unexpired Risks		32,372 3 6		Commission		27,005 18 5
Total Estimated Liability in respect of Outstanding Claims		15,236 4 0		General Expenses		12,554 2 5
Reserve for Deferred Payments		17,393 17 3	65,002 4 9	Amount transferred to Profit and Loss Account		449 4 7
Premiums			98,979 12 9	Amount of Fund at end of Year—		
Interest and Dividends		1,920 2 0		Reserve for Unexpired Risks	38,018 17 9	
Less Provision for Investments redeemable at par	40 0 0			Total estimated Liability in respect of Outstanding Claims	14,126 0 0	
Income Tax	109 13 10	149 13 10		Reserve for Deferred Payments	16,406 0 0	
			1,770 8 2			68,550 17 9
			£ 165,752 5 8			£ 165,752 5 8

Employers' Liability Insurance Business.

	£ s. d.	£ s. d.	£ s. d.
Amount of Fund at beginning of year:—			
Reserve for unexpired Risks		12,294 8 11	
Total Estimated Liability in respect of Outstanding Claims		18,301 2 4	
			30,595 11 3
Premiums			38,273 19 10
Interest and Dividends		887 10 0	
Less Provision for Investments redeemable at par	18 9 10		
Income Tax	50 14 0		
		69 3 10	
			818 6 2
Amount transferred to Profit and Loss Account			253 0 2
			£ 69,940 17 5

	£ s. d.	£ s. d.
Payments under Policies, including Medical and Legal Expenses in connection therewith		26,573 11 2
Commission		4,684 18 9
General Expenses		7,545 2 0
Amount of Fund at end of year:—		
Reserve for unexpired Risks	14,417 12 2	
Total Estimated Liability in respect of Outstanding Claims	16,719 13 4	
		31,137 5 6
		£ 69,940 17 5

Profit and Loss Account.

	£ s. d.	£ s. d.	£ s. d.
Balance of last year's account			34,255 14 2
Interest and dividends not carried to other accounts		11,880 15 5	
Less provision for investments redeemable at par	247 9 11		
Income tax	678 14 5		
		926 4 4	
			10,954 11 1
Miscellaneous income			121 17 4
Profit transferred—			
Accident Insurance Account			449 4 7
			£45,781 7 2

	£ s. d.	£ s. d.
Dividends to Shareholders—		
Balance dividend, 1911		21,250 0 0
Interim dividend on preference shares, 1912		625 0 0
Loss transferred—		
Employers' Liability Insurance Account	253 0 2	
General Insurance Account	739 1 9	
		992 1 11
Loss on sale of securities		897 19 6
Balance of Profit and Loss on Exchange		1,487 8 2
Bad debts		866 17 7
Investments Reserve Fund		12,000 0 0
Balance carried to Balance Sheet		7,062 0 0
		£45,781 7 2

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

		£ s. d.	£ s. d.
Capital—50,000 Shares of £5 each,	£ 250,000		
of which are subscribed:—			
25,000 Ordinary Shares, £2 paid. £	50,000		
5,000 5% Pref. Shares fully paid.	25,000	75,000 0 0	
Accident Insurance Fund		68,550 17 9	
Employers' Liability Insurance Fund		31,137 5 6	
Fire and General Insurance Fund		653,969 13 6	
Reserve Fund		170,000 0 0	
Profit and Loss Account		7,662 0 0	1,006,319 16 9
Other sums owing by the Company—			
Unclaimed Dividends		528 6 3	
Sundry Creditors		28,878 17 5	
Loan from Bankers against security		20,000 0 0	49,407 3 8
			£ 1,055,727 0 5

ASSETS.

	£ s. d.	£ s. d.
*Investments		827,462 15 9
Less Investments Reserve Fund		37,000 0 0
		790,462 15 9
Interest accrued due	6,108 12 8	
Less Income Tax	356 6 9	5,752 5 11
Branch and Agents' Balances	217,655 2 4	
Less Reserve for Commission, &c	53,102 0 0	164,553 2 4
Premiums Outstanding		798 10 5
Cash at London Bankers	4,574 8 6	
Cash at Banks at home and abroad	13,447 6 9	
Cash in hands of Trustees	64,650 6 11	
Cash in Transit	9,118 19 11	
Cash on hand at Head Office and Branches	2,369 3 11	94,160 6 0
		£ 1,055,727 0 5

---

* Of these investments some have been deposited in connection with Government business in England and others abroad under Foreign or Colonial State Laws.

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALFRED WRIGHT.

Secretary and Chief Agent—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St. E., Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed for	$ 500,000 00
Amount paid up in cash	400,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate	$ 65,011 50

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Cape of Good Hope, 1917, 4 per cent	$ 34,066 67	$ 33,000 00	$ 33,726 00
British Government local loans, 1912 or later, 3 per cent	48,666 66	47,000 00	41,731 53
City of Winnipeg, L. I. debs., 1913, 4 p.c.	400 70	390 34	400 70
City of Hull bonds, 1937, 4 p.c.	5,499 71	5,445 00	5,445 00
	$ 88,633 74	$ 85,835 34	$ 81,303 23

Bonds and debentures owned and deposited in the United States:—

	Par value.	Book value.	Market value.
Commonwealth of Massachusetts Water, 1935, 3½ p.c.	$ 70,000 00	$ 65,800 00	$ 64,750 00
City of Buffalo, N.Y. 1931, 1960 4 p.c.	100,000 00	101,437 50	97,000 00
City of Mt. Vernon, N. Y., school, 1932, 1961, 4½ p.c.	55,000 00	57,151 74	56,700 00
City of Syracuse, sewer, 1918 and 1924, 4 p.c.	20,000 00	20,165 00	19,400 00
City of Syracuse, municipal improvement debs., 1917-1927, 4½ p.c.	100,000 00	102,360 95	101,790 00
City of New York, N.Y., Corporate stock, 1957, 4½ p.c.	60,000 00	63,900 00	62,400 00
City of Schenectady, N.Y., water, 1917-1923, 4 p.c.	15,000 00	14,906 70	14,550 00
City of Schenectady, N. Y., jail and courthouse, 1954-58, 4½ p.c.	50,000 00	52,477 94	52,000 00
Dominion of Canada bonds, 1919, 3¾ p.c.	31,590 00	31,590 00	31,432 05
Province of Manitoba debenture, 1923, 5 p.c.	7,290 00	7,834 32	7,800 30
Province of Manitoba, reg'd debenture stock, 1950, 4 p.c.	24,300 00	23,648 76	23,571 00
Grand Trunk Pacific Ry., first mortgage stg., 1962, 3 p.c.	53,460 00	42,500 70	42,233 40
Total par, book and market values	$ 586,610 00	$ 583,773 61	$ 573,626 75
Grand totals	$ 675,273 74	$ 669,608 95	$ 654,929 98

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 669,608 95
Cash at head office and branches		3,927 88
Cash in banks, viz.:—		
Bank of Toronto, Toronto	$ 28,705 63	
First National Bank, Chicago	2,394 94	
Fidelity Trust Co., Hartford	85,491 65	
Wells Fargo Nevada National Bank, San Francisco	61 88	
Total cash in banks		116,654 10
Agents' ledger balances		23 54
Underwriters' deposits, $850; Inspectors' balances, $74.50		924 50
U.S.A. interest paid on purchase of investments		1,240 00
Interest London and Lancashire Fire Insurance Co., Ltd		4,124 96
Total ledger assets		$ 861,515 43
Market value of bonds and debentures under book value		14,678 97
		$ 846,836 46

OTHER ASSETS.

Interest accrued		$ 4,257 92
Gross premiums due and uncollected on policies in force, viz:—		
Accident	$ 12,256 51	
Employers' liability	13,133 30	
Guarantee	3,029 50	
Sickness	5,334 94	
Plate glass	8,075 83	
Total	$ 41,830 08	
Less commission	12,625 96	
Net amount of outstanding premiums		29,204 12
Total assets		$ 880,298 50

LIABILITIES.

(1) *Liabilities in Canada.*

Outstanding claims, viz.:—			
Guarantee,	unadjusted	$ 4,700 00	
Accident.	"	10,368 00	
Sickness	"	2,643 00	
Plate glass	"	720 00	
Employers' liability	"	5,856 00	
Third party and auto	"	2,015 00	
Total net amount of unpaid claims			$ 26,302 00
Reserve of unearned premiums, viz.:—			
Accident		$ 30,029 46	
Employers' liability		34,303 21	
Guarantee		6,376 02	
Sickness		13,185 07	
Plate glass		9,803 02	

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES—*Concluded.*

Total reserve, $93,696.78; carried out at 80 per cent	$	74,957 42
Taxes due and accrued		1,200 00
Due and accrued for salaries, rent, advertising, agency and other expenses		507 80
Due for reinsurances $712.49; building repairs $147.79		860 28
Total liabilities in Canada	$	103,827 50

(2) *Liabilities in other countries.*

Unadjusted claims, viz.:—		
Accident	$ 250 00	
Plate glass	47 00	
Sickness	75 00	
Total net amount of unadjusted claims		$ 372 00
Reserve of unearned premiums, viz.:—		
Accident	$ 4,397 46	
Guarantee	8,283 33	
Plate glass	851 38	
Total reserve, $13,532.17; carried out at 80 per cent		10,825 74
Taxes due or accrued		643 19
Due or accrued for salaries, rent, advertising, agency and other expenses		5,068 27
Reinsurance $63.24; and return premiums $286.45		349 69
Total liabilities in other countries		$ 17,258 89
Total liabilities (except capital stock in all countries)		$ 121,086 39
Excess of assets over liabilities		$ 759,212 11
Capital stock paid up		400,000 00
Surplus over liabilities and paid up capital		$ 359,212 11

INCOME.

	In Canada.	In other countries.
For Accident Risks—		
Gross cash received for premiums	$ 58,420 87	$ 6,792 25
Deduct reinsurance, $2,781.08; return premiums, $352.50	2,781 08	1,155 78
Net cash received for accident premiums	$ 55,639 79	$ 5,636 47
For Employers' Liability Risks—		
Gross cash received for premiums	$ 75,096 87	
Deduct reinsurance	11,056 58	
Net cash received for employers' liability premiums	$ 64,040 29	
For Guarantee Risks—		
Gross cash received for premiums	$ 13,584 11	
Deduct reinsurance	3,114 42	
Net cash received for guarantee premiums	$ 10,469 69	

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME—*Concluded.*

	In Canada.	In other countries.	
For Sickness Risks—			
Gross cash received for premiums	$ 25,323 38	$ 1,687 72	
Deduct reinsurance, $840.75; return premiums, $291.00	693 75	438 00	
Net cash received for sickness premiums	$ 24,629 63	$ 1,249 72	
For Plate Glass Risks—			
Gross cash received for premiums	$ 8,821 01	$ 13,275 19	
Deduct return premiums		2,338 06	
Net cash received for plate glass premiums	$ 8,821 01	$ 10,937 13	
Total net cash received for premiums in all countries			$ 181,423 73
Received for interest			14,044 30
Rent			4,194 70
Total			$ 199.662 73
Voluntary subscription from shareholders			365,788 78
Total income			$ 565,451 51

EXPENDITURE.

	In Canada.	In other countries.
For Accident Risks—		
Net amount paid for claims occurring in previous years	$ 2,254 82	....
Amount paid for claims occurring during the year	$ 24,384 76	$ 577 00
Deduct reinsurance	132 32	43 75
Net amount paid for said claims	$ 24,252 44	$ 533 25
Total net amount paid for accident claims	$ 26,507 26	$ 533 25
For Employers' Liability Risks—		
Net amount paid for claims occurring in previous years	$ 18,043 31	....
Amount paid for claims occurring during the year	$ 23,452 01	....
Deduct reinsurances	1,049 77	....
Net amount paid for said claims	$ 22,402 24	....
Total net amount paid for employers' liability claims	$ 40,445 55	....
For Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 2,643 40	....
Amount paid for claims occurring during the year	8,831 35	$ 164 34
Deduct reinsurances	503 30	28 60
Net amount paid for said claims	8,328 05	$ 135 74
Total amount paid for sickness claims	$ 10,971 45	$ 135 74
For Plate Glass Risks—		
Net amount paid for claims occurring in previous years	$ 386 35	....
Amount paid for claims occurring during the year	$ 2,536 99	$ 2,145 03
Deduct salvages and reinsurances		21 87
Net amount paid for said claims	$ 2,536 99	$ 2,123 16
Total net amount paid for plate glass claims	$ 2,923 34	$ 2,123 16

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

For Guarantee Risks—	In Canada.	In other countries.
Net amount paid for claims occurring in previous years....$	1,093 45	....
Amount paid for claims occurring during the year	3,810 59	....
Total net amount paid for guarantee claims.......$	4,904 04	....

Total net amount paid for claims in all countries................$	88,543 79
Paid for commission or brokerage..........................	47,357 09
Paid for salaries of officials, $23,228.29; do., of agents, $6,740.18; auditors' fees, $385.85; travelling expenses, $7,050.10	37,404 42
Taxes..	5,252 44
All other expenditure, viz.:—Advertising,, $3,197.76; legal fees, $96.04; postage, telegrams, telephone and express, $2,218; printing and stationery, $7,854.75; rent, $1,900.52; office and general expenses, $2,010; surveys, $248.31; adjustment expenses, $116.11; furniture and fixtures, $544.73; bad debts, $68.86; inspections, $121.67; information bureau, $489.78; investment expenses, $17.50..........................	18,884 03
Total expenditure...............................$	197,441,77

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1911..................$	493,505 69
Amount of cash income as above.............................	565,451 51
Total.......................................$	1,058,957 20
Amount of cash expenditure as above.......................	197,441 77
Balance, net ledger assets, at Dec. 31, 1912..................$	861,515 43

RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(1) *Accident Risks.*		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement....	3,753	8,947,750	52,845 00	16	46,000	197 00	3,769	8,993,750	53,042 00
Taken during the year—new........	2,029	4,119,450	25,479 53	447	2,472,800	10,084 33	6,153	14,860,250	83,730 14
Taken during the year—renewed...	3,677	8,268,000	48,166 28						
Total..........	9,459	21,335,200	126,490 81	463	2,518,800	10,281 33	9,922	23,854,000	136,772 14
Deduct terminated	4,616	10,741,450	64,030 19	57	108,500	1,162 98	4,673	10,849,950	65,193 17
Gross in force at end of year...........	4,843	10,593,750	62,460 62	406	2,410,300	9,118 35	5,249	13,004,050	71,578 97
Deduct reinsured...	......	205,428	2,401 70	......	85,000	423 17	......	290,428	2,824 87
Net in force at Dec. 31, 1912..........	4,843	10,388,322	60,058 92	406	2,325,300	8,695 18	5,249	12,713,622	68,754 10

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT —*Continued.*

RISKS AND PREMIUMS—*Continued.*

(2) *Employers' Liability Risks.*	In Canada.		
	No.	Amount.	Premiums.
Gross policies in force at date of last statement	642	$ 8,116,567	$ 63,923 98
Taken during the year—new	400	3,096,500	55,355 00
" " renewed	543	4,011,000	41,864 35
Total	1,585	$ 15,224,067	$ 161,143 33
Deduct terminated	820	9,962,567	82,517 92
Gross in force at end of year	765	$ 5,261,500	$ 78,625 41
Deduct reinsured		102,500	9,397 97
Net in force at December 31, 1912	765	$ 5,159,000	$ 69,227 44

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(3) *Sickness Risks.*		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	2,598	....	20,699 83	8	....	126 00	2,606	....	20,825 83
Taken during the year—new	1,413	....	12,664 30	91	....	2,195 75	4,075	....	34,766 90
Taken during the year—renewed	2,571	....	19,906 85						
Total	6,582	....	53,270 98	99	....	2,321 75	6,681	....	55,592 73
Deduct terminated	3,247	....	25,717 09	17	....	544 50	3,264	....	26,261 59
Gross in force at end of year	3,335	....	27,553 89	82	....	1,777 25	3,417	....	29,331 14
Deduct reinsured	......	....	683 75	.....	....	119 50	......	....	803 25
Net in force at Dec. 31, 1912	3,335	....	26,870 14	82	....	1,657 75	3,417	....	28,527 89

(4) *Guarantee Risks.*	In Canada.		
	No.	Amount.	Premiums.
Gross policies in force at date of last statement	561	$ 3,047,382	$ 13,683 34
Taken during the year—new	579	3,113,737	11,575 87
" " renewed	430	1,690,682	6,772 04
Total	1,570	$ 7,851,801	$ 32,031 25
Deduct terminated	755	3,682,905	16,194 17
Gross in force at end of year	815	$ 4,168,896	$ 15,837 08
Deduct reinsured		910,392	3,085 04
Net in force at December 31, 1912	815	$ 3,258,504	$ 12,752 04

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT
Concluded.

RISKS AND PREMIUMS—*Concluded.*

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(5) *Plate Glass Risks*		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement....	677	....	13,266 55	5	....	47 23	682	....	13,313 78
Taken during the year—new........	545	....	8,114 74	1,065	....	19,269 11	1,841	....	31,656 61
Taken during the year—renewed.	231	....	4,272 76						
Total....	1,453	....	25,654 05	1,070	....	19,316 34	2,523	....	44,970 39
Deduct terminated	304	....	6,410 97	122	....	2,749 68	426	....	9,160 65
Gross and net in force at Dec. 31, 1912..............	1,149	....	19,243 08	948	....	16,566 66	2,097	....	35,809 74

Total number of policies in force at December 31, 1912..	12,343
Total premiums thereon....................................	$ 215,071 21

THE MARINE INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1912.

President—Robert Baring. | Secretary—W. F. Thompson.
Principal Office—20 Old Church Street, London Eng.
Head Office in Canada—Halifax. | Chief Agent in Canada—W. J. G. Thomson.

(Established July 30, 1836; incorporated in January, 1881. Commenced business in Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 1,000,000 00
Amount paid up in cash	600,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
British consolidated stock, 1923 or later, 2½ p.c.	$ 121,666 66	$ 91,402 09
Canadian Northern Railway guaranteed bonds, 1930, 4 p.c.	4,866 67	4,769 33
Total par and market values	$ 126,533 33	$ 96,171 42

Carried out at market value	$ 96,171 42

LIABILITIES IN CANADA.

Reserve of unearned premiums (automobile risks), $13,780.90; carried out at 80 per cent	$ 11,024 72
Taxes due and accrued (estimated)	1,000 00
Total liabilities in Canada	$ 12,024 72

INCOME IN CANADA.

Inland Transportation Risks.		
Gross cash received for premiums	$ 38,310 98	
Deduct return premiums	560 04	
Net cash received for said premiums	$ 37,750 94	
Automobile Risks.		
Gross cash received for premiums	$ 39,859 26	
Deduct return premiums	5,406 49	
Net cash received for said premiums	$ 34,452 77	
Total net cash received for premiums		$ 72,203 71
Total income in Canada		$ 72,203 71

THE MARINE INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

Paid for automobile claims occurring during the year	$	9,807 38
Paid for inland transportation claims occurring during the year		22,719 48
Paid for commission or brokerage		17,482 04
Paid for taxes and fees		357 03
All other expenditure, viz.:—Miscellaneous expenses for running agencies		429 37
Total expenditure in Canada	$	50,795 30

RISKS AND PREMIUMS IN CANADA.

For Inland Transportation Risks.	Amount.	Premiums thereon.
Policies taken during the year	$ 151,318,786	$ 37,750 94
Deduct terminated	151,318,786	37,750 94
Automobile Risks.		
Gross policies in force at date of last statement	$ 454,360	$ 12,936 99
Taken during the year, new and renewed	2,352,631	34,452 77
Total	$ 2,806,991	$ 47,389 76
Deduct terminated	1,630,675	33,608 86
Gross and net in force at Dec. 31, 1912	$ 1,176,316	$ 13,780 90

(*For General Business Statement, see Appendix.*)

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN T. STONE. | Secretary JAMES F. MITCHELL.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—
J. WM. MACKENZIE. | Head Office in Canada—Toronto.

(Incorporated March, 1898. Commenced business in Canada, May 12 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto 3½ per cent, 1912	$ 38,933 33	$ 35,040 00
City of Charlottetown 4 per cent, 1927	10,000 00	9,300 00
Canadian Northern Railway 4 per cent, 1930	44,773 33	43,877 86
City of Vancouver 4 per cent, 1946	10,000 00	8,700 00
City of Calgary, 1925, 4½ per cent	5,000 00	5,000 00
City of Peterborough, 1937, 4¾ per cent	17,000 00	16,575 00
City of Brandon, 1934, 4½ per cent	10,000 00	9,500 00
City of St. Catharines, 1922, 4½ per cent	5,000 00	4,750 00
Town of Amherst, 1938, 4½ per cent	15,000 00	15,000 00
City of St. Boniface, 1928, 5 per cent	10,000 00	10,350 00
City of Brantford, 1939, 4 per cent	50,000 00	45,000 00
C. N. R. guaranteed bonds, 1939, 4 per cent	10,000 00	9,600 00
City of London debentures, 1919-1920, 4½ per cent	10,000 00	9,900 00
City of Edmonton debentures, 1919 and 1944, 4½ per cent	35,000 00	34,440 00
City of Victoria debs., 1921, 4 p.c.	25,306 67	24,041 33
Total par and market values	$ 296,013 33	$ 281,074 19

Carried out at market value		$ 281,074 19
Cash at head office in Canada		1,815 48
Total cash in trust companies and in banks, viz.:—Royal Bank of Canada, Toronto, $1,082.69; do. Montreal, $1,166.23; do. Winnipeg, $1,795.46; Central Canada L. S. Co., $6,245.33; Imperial Trust Co. Association deposit, $750		11,039 71
Interest due, $225.00; accrued, $1,267.82		1,492 82
Gross amount of outstanding and deferred premiums, viz.:—		
Accident	$ 8,507 58	
Sickness	303 50	
Employers' liability	41,341 20	
Steam boiler	1,419 48	
Sprinkler	861 62	
Guarantee	779 62	
Plate glass	761 08	
Burglary	430 75	
Total	$ 54,404 83	
Deduct cost collection	11,932 31	
Net outstanding premiums		42,472 52
Total assets in Canada		$ 337,894 72

MARYLAND CASUALTY—*Continued.*

LIABILITIES IN CANADA.

Unadjusted losses:—		
For accident claims	$ 10,722 55	
For employers' liability claims	81,692 00	
For sickness claims	1,989 98	
For sprinkler leakage claims	3,200 00	
For plate glass	1,946 00	
For guarantee claims	351 35	
For burglary claims	70 00	
Total net amount of unsettled claims	$	99,971 88
Reserve of unearned premiums, viz.:—		
Accident	$ 43,315 48	
Sickness	931 92	
Employers' liability	87,685 96	
Steam boiler	20,063 06	
Sprinkler leakage	9,127 32	
Guarantee	7,680 29	
Plate glass	10,029 49	
Burglary	2,918 16	
Total reserve, $181,751.68; carried out at 80 per cent		145,401 34
Taxes due and accrued		4,973 77
Total liabilities in Canada	$	250,346 99

INCOME IN CANADA.

Accident Risks—	
Gross cash received for premiums	$ 123,950 50
Deduct reinsurance, $70; return premiums, $24,312.79	24,382 79
Net cash received for accident premiums	$ 99,567 71
Sickness Risks—	
Gross cash received for premiums	$ 2,416 84
Deduct return premiums	569 73
Net cash received for sickness premiums	$ 1,847 11
Employers' Liability Risks—	
Gross cash received for premiums	$ 446,737 41
Deduct reinsurance, $106.25; return premiums, $52,339.98	52,446 23
Net cash received for employers' liability premiums	$ 394,291 18
Steam Boiler Risks—	
Gross cash received for premiums	$ 18,245 72
Deduct return premiums	6,055 65
Net cash received for steam boiler premiums	$ 12,190 07
Sprinkler Leakage Risks—	
Gross cash received for premiums	$ 10,664 75
Deduct return premiums	2,225 18
Net cash received for sprinkler leakage premiums	$ 8,439 57
Plate Glass Risks—	
Gross cash received for premiums	$ 12,781 55
Deduct return premiums	3,487 46
Net cash received for plate glass premiums	$ 9,294 09

MARYLAND CASUALTY—*Continued.*

INCOME IN CANADA—*Concluded.*

Burglary Risks—		
Gross cash received for premiums	$ 5,463 82	
Deduct return premiums	1,002 24	
Net cash received for burglary premiums	$ 4,461 58	
Guarantee Risks—		
Gross cash received for premiums	$ 22,186 96	
Deduct return premiums	8,441 24	
Net cash received for guarantee premiums	$ 13,745 72	
Total net cash received for premiums		$ 543,837 03
Received for interest on investments		11,604 34
Total income in Canada		$ 555,441 37

EXPENDITURE IN CANADA.

Accident Risks—		
Net amount paid for claims occurring in previous years	$ 9,177 71	
Amount paid for claims occurring during the year	44,417 13	
Total net amount paid for accident claims	$ 53,594 84	
Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 3 00	
Amount paid for claims occurring during the year	449 35	
Total net amount paid for sickness claims	$ 452 35	
Employers' Liability Risks—		
Net amount paid for claims occurring in previous years	$ 58,734 29	
Amount paid for claims occurring during the year	95,526 13	
Total net amount paid for employers' liability claims	$ 154,260 42	
Steam Boiler Risks—		
Net amount paid for claims occurring in previous years	$ 1,000 00	
Amount paid for claims occurring during the year	332 32	
Total amount paid for steam boiler claims	$ 1,332 32	
Burglary Risks—		
Amount paid for claims occurring during the year	$ 58 00	
Plate Glass Risks—		
Net amount paid for claims occurring in previous years	$ 238 80	
Amount paid for claims occurring during the year	4,372 96	
Total net amount paid for plate glass claims	$ 4,611 76	
Sprinkler Leakage Risks—		
Net amount paid for sprinkler leakage claims	$ 1,620 16	
Total net amount paid for all claims		$ 215,929 85
Commission or brokerage		134,698 98
Salaries of officials, $13,301.29; travelling expenses, $1,656.66		14,957 95
Taxes		4,223 41
All other expenditure, viz.:—Advertising, $111.05; furniture and fixtures, $50.20; legal fees, $1,509.37; postage, telegrams, telephones and express, $1,730.72; printing and stationery, $1,677.71; rent, $1,200.00; agents' expenses, $923.60; inspections, $5,515.93		12,718 58
Total expenditure in Canada		$ 382,528 77

MARYLAND CASUALTY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Accident Risks.			
Gross policies in force at date of last statement.	2,685	$ 10,118,995	$ 70,149 26
Taken during the year, new	957	6,830,114	66,698 63
Taken during the year, renewed	2,449	5,810,726	57,385 81
Total	6,091	$ 22,759,835	$ 194,233 70
Deduct terminated	3,285	12,293,760	107,532 74
Gross in force at end of year	2,806	$ 10,466 075	$ 86,700 96
Deduct reinsured		10,000	70 00
Net in force at Dec. 31, 1912	2,806	$ 10,456,075	$ 86 630 96
Sickness Risks.			
Gross policies in force at date of last statement.	117	$ 160,803	$ 1,666 50
Taken during the year, new	58	60,553	1,150 00
Taken during the year, renewed	106	121,030	1,501 75
Total	281	$ 342,386	$ 4,318 25
Deduct terminated	157	180,803	2,354 40
Gross and net in force at Dec. 31, 1912	124	$ 161,583	$ 1,963 85
Employers' Liability Risks.			
Gross policies in force at date of last statement.	1,046	$ 3,362,200	$ 156,323 00
Taken during the year, new	1,404	4,336,600	432,973 74
Taken during the year, renewed	164	820,000	22,472 30
Total	2,614	$ 8,518,800	$ 611,769 04
Deduct terminated	1,199	3,766,200	437,154 82
Gross in force at end of year	1,415	$ 4,752,600	$ 174,614 22
Deduct reinsured		2,000	106 25
Net in force at Dec. 31, 1912	1,415	$ 4,750,600	$ 174,507 97
Steam Boiler Risks.			
Gross policies in force at date of last statement.	193	$ 2,803 000	$ 31,225 09
Taken during the year, new	119	2,053,300	17,262 53
Taken during the year, renewed	19	198,500	1,357 02
Total	331	$ 5,054,800	$ 49,844 64
Deduct terminated	121	1,535,100	12,274 27
Gross and net in force at Dec. 31, 1912	210	$ 3,519,700	$ 37,570 37
Sprinkler Leakage Risks.			
Gross policies in force at date of last statement.	156	$ 1,226,995	$ 15,646 70
Taken during the year, new	124	1,074,330	9,440 23
Taken during the year, renewed	18	120,600	1,193 14
Total	298	$ 2,421,925	$ 26,280 07
Deduct terminated	137	1,075,045	8,913 50
Gross and net in force at Dec. 31, 1912	161	$ 1,346 880	$ 17,366 57
Plate Glass Risks.			
Gross policies in force at date of last statement.	709	....	$ 11,849 72
Taken during the year, new	450	....	11,567 23
Taken during the year, renewed	113	....	1,244 44
Total	1,272	....	$ 24,661 39
Deduct terminated	414	....	6,857 73
Gross and net in force at Dec. 31, 1912	858	....	$ 17,803 66

MARYLAND CASUALTY—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Burglary Risks.

Gross policies in force at date of last statement	105	$ 249,650	$ 2,654 76
Taken during the year, new	251	465,825	5,401 67
Taken during the year, renewed	9	47,350	304 15
Total	365	$ 762,825	$ 8,360 58
Deduct terminated	139	322,025	3,255 45
Gross and net in force at Dec. 31, 1912	226	$ 440,800	$ 5,105 13

Guarantee Risks

Gross policies in force at date of last statement	112	$ 1,348 507	$ 10,393 62
Taken during the year, new	197	1,393,228	17,532 61
Taken during the year, renewed	36	995,562	4,726 90
Total	345	$ 3,737,297	$ 32,653 13
Deduct terminaed	167	1,496,405	17,292 55
Gross and net in force at Dec. 31, 1912	178	$ 2,240,892	$ 15,360 58

Statement of Automobile business included in above figures:—Cash received in 1912 for premiums, $24,272.99; number of policies written, 433; amount, $2,165,000; number of policies in force at December 31, 1912, 293; amount in force, $1,465,000; losses incurred in 1912, $9,933,24; claims paid, $10,778,24; unsettled claims resisted, $362; not resisted, $393.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 5,823,736 06
Interest and dividends	188,493 80
Rents	82,713 58
Gross profit on sale or maturity of bonds	1,848 05
Gross increase, by adjustment, in book value of stocks and bonds	21,038 75
Total income	$ 6,117,830 24

EXPENDITURE.

Net amount paid policyholders for losses	$ 2,209,428 25
Investigation and adjustment of claims	469,382 73
Cash paid stockholders for interest or dividends	180,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)	1,512,232 29
Salaries, travelling and all other expenses of agents not paid by commissions	204,984 45
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	296,903 84
Medical examiners' fees and salaries	3,300 00
Inspections (other than medical and claim)	141,751 39
Rents	62,792 34
State taxes on premiums, Insurance Department licenses and fees	104,876 57
Taxes on real estate	9,894 96

MARYLAND CASUALTY—*Continued.*

General Business Statement for the Year ending December 31, 1912. —*Continued.*

EXPENDITURE—*Concluded.*

All other licenses, fees and taxes	$ 15,416 68
Gross loss on sale or maturity of bonds	472 50
Gross decrease, by adjustment, in book value of bonds and stocks	64,699 97
All other expenditure	225,723 54
Total expenditure	$ 5,501,859 51

LEDGER ASSETS.

Book value of real estate	$ 1,248,827 20
Mortgage loans on real estate, first liens,	6,000 00
Mortgage loans on real estate, other than first liens	19,457 74
Book value of bonds and stocks	4,444,026 69
Cash on hand, in trust companies and in banks	200,998 92
Agents' balances and bills receivable	56,146 55
Reinsured losses due from other companies	3,836 84
Premiums in course of collection	1,020,616 32
Total ledger assets	$ 6,999,910 26

NON-LEDGER ASSETS.

Interest accrued	$ 28,511 52
Total	$ 7,028,421 78
Deduct assets not admitted	106,069 54
Total admitted assets	$ 6,922,352 24

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 1,540,021 20
Total unearned premiums	2,685,265 11
Commissions, brokerage and other charges due or to become due to agents or brokers	259,234 24
State, county or municipal taxes due or accrued	99,259 34
Salaries, rents, expenses, &c., due or accrued	14,638 22
Reinsurance	11,154 85
Total liabilities, except capital	$ 4,609,572 96
Capital stock paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	1,312,779 28
Total liabilities	$ 6,922,352 24

MARYLAND CASUALTY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—*Concluded.*

EXHIBIT OF PREMIUMS.

——	Premiums written or renewed during the year	Premiums terminated during the year	Net premiums in force at Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.
Accident	964,075 97	949,369 48	697,991 02
Health	383,409 21	369,066 37	281,461 36
Liability	3,582,677 45	3,338,275 36	1,914,671 47
Plate glass	368,314 95	371,320 41	309,916 57
Steam boiler	364,476 54	298,526 63	601,993 86
Burglary and theft	393,271 75	385,761 86	437,302 44
Sprinkler	166,451 47	168,449 98	202,120 33
Fly-wheel	34,180 84	27,223 95	53,154 51
Auto property damage	185,635 28	150,991 94	133,597 57
Workmen's collective	98,337 61	97,566 86	15,963 36
Fidelity	289,257 18	176,250 36	203,888 53
Surety	502,163 08	335,215 16	370,310 52
Physicians' defence	50,501 30	45,123 20	41,281 77

NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY (LIMITED.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SPENCER JOHN PORTAL. | Manager—WILFRED GALE.

Principal Office—London, England.

Chief Agent in Canada—JOHN HAMILTON EWART. | Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 18, 1885. Dominion license issued April 4, 1907.)

CAPITAL.

Amount of joint stock capital authorized, £50,000	$ 243,333 33
Amount subscribed for and paid up in cash, £20,525	99,888 33

ASSETS IN CANADA.

British consolidated 2½ per cent stock, 1923, or later, in deposit with the Receiver General, par value, $12,166.67; book value	$ 9,140 21
Outstanding premiums	1,232 98
Total assets in Canada	$ 10,373 19

LIABILITIES IN CANADA.

Net amount of unadjusted claims	$ 700 00
Reserve of unearned premiums, $8,966.11; carried out at 80 per cent	7,172 89
Taxes due and accrued	443 78
Total liabilities in Canada	$ 8,316 67

INCOME IN CANADA.

Gross cash received for premiums	$ 13,440 99	
Deduct return premiums, $2,755.07; reinsurance, $546.73	3,301 80	
Total net cash received for plate glass premiums		$ 10,139 19
Total income in Canada		$ 10,139 19

NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 457 87	
Paid for claims occurring during the year	$ 5,144 06	
Deduct salvages and reinsurances	46 50	
Net amount paid during the year for said claims	$ 5,097 56	
Total net amount paid for plate glass claims		$ 5,555 43
Commission or brokerage		4,071 61
Taxes		307 12
All other expenditure:—Stationery and printing, $204.72; postage, telephone, telegrams and express, $27.37; underwriters' asso., $40; legal expenses, $7; duty, $14		293 09
Total expenditure in Canada		$ 10,227 25

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums. on risks.
Policies in force at date of last statement	$ 12,628 15
Taken during the year—new	10,312 00
" " renewed	3,674 84
Total	$ 26,614 99
Deduct terminated	9,186 58
Gross in force at date	$ 17,428 41
Deduct reinsured	710 20
Net in force at December 31, 1912	$ 16,718 21

(For General Business Statement, see Appendix.)

NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM B. JOYCE. | Secretary—HUBERT J. HEWITT.

Chief Agents in Canada—REED, SHAW & MCNAUGHT.

Principal Office—New York. Head Office in Canada—Toronto.

(Incorporated, February 24, 1897. Dominion license issued, November 30, 1910.)

CAPITAL.

Amount of joint-stock capital authorized, subscribed for, and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Maisonneuve, 1950, 4½ p.c.	$ 54,000 00	$ 51,840 00

Carried out at market value	$	51,840 00
Cash in Royal Bank of Canada, Toronto, $3,156.81; Home Bank, $7,315.05		10,471 86
Interest accrued		405 00
Total assets in Canada	$	62,716 86

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for guarantee losses	$	20,988 67
Reserve of unearned premiums, $32,990.42; carried out at 80 per cent		26,392 34
Taxes due and accrued		961 59
Total liabilities in Canada	$	48,342 60

INCOME IN CANADA.

Gross cash received for premiums	$ 69,672 22	
Deduct reinsurance and return premiums	11,111 39	
Total net cash received for guarantee premiums	$	58,560 83
Received for interest		2,526 98
Total income in Canada	$	61,087 81

NATIONAL SURETY COMPANY—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,325 24	
Amount paid for claims occurring during the year	$ 18,222 96	
Deduct amount received for reinsurance	3,707 73	
Net amount paid for said claims	$ 14,515 23	
Total net amount paid for guarantee claims		$ 15,840 47
Paid for commission or brokerage		19,957 12
Paid for taxes and fees		698 08
Advertising, $72.75; postage, telegrams, telephones and express, $65.99; printing and stationery, $183.43; legal expenses, $9		331 17
Total expenditure in Canada		$ 36,826 84

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	236	$ 3,305,458 95	$ 24,170 70
Policies taken during the year—new and renewed	692	7,945,257 38	66,074 95
Total	928	$11,250,716 33	$ 90,245 65
Deduct terminated	337	2,771,141,47	29,165 21
Gross and net in force at December 31, 1912.	591	$ 8,479,574 86	$ 61,080 44

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for premiums	$ 3,727,725 97
Interest and dividends	240,779 11
Agents' balances charged off	286 26
Gross profit on sale or maturity of ledger assets	91 50
Income received from other sources	114,534 52
Total income	$ 4,083,417 36

DISBURSEMENTS.

Net amount paid policyholders for losses	$ 902,129 68
Investigation and adjustment of claims	98,796 93
Cash paid stockholders for interest or dividends	209,939 00
Commissions or brokerage	794,365 67
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	463,022 97
Salaries, travelling, and all other expenses of agents not paid by commissions	160,887 53
Cons. Atty. R.V.P. and Atty's-in-fact fees	23,083 46
Inspections (other than medical and claim)	18,419 62
Rents	61,873 78
Taxes on real estate	3,609 87
State taxes on premiums, Insurance department licenses and fees.	80,611 19
All other licenses, fees and taxes	6,069 24

NATIONAL SURETY COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—*Continued.*

DISBURSEMENTS—*Concluded.*

Agents' balances charged off	$ 159 11
Gross loss on sale or maturity of ledger assets	5,356 48
All other disbursements	270,418 02
Total disbursements	$ 3,098,742 55

ASSETS.

Book value of real estate	$ 172,843 03
Mortgage loans on real estate	11,390 57
Book value of bonds and stocks	5,501,200 38
Cash on hand, in transit, in trust companies and in banks	790,438 37
Premiums in course of collection	1,125,276 39
Bills receivable	1,797 67
Other ledger assets	330,760 75
Total ledger assets	$ 7,933,707 16

NON-LEDGER ASSETS.

Interest due and accrued	45,005 25
Total	$ 7,978,712 41
Deduct assets not admitted	794,524 80
Total admitted assets	$ 7,184,187 61

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 1,128,138 83
Total unearned premiums	2,142,443 81
Commissions, brokerage, and other charges due or accrued	125,039 80
Salaries, rents, bills, expenses due or accrued	11,228 64
State, county and municipal taxes due or accrued (estimated)	55,915 89
Dividends declared and unpaid	60,126 00
Return premiums, $7,673.27; reinsurance, $31,032.64	38,705 91
Premiums unadjusted	68,474 95
Total liabilities (except capital)	$ 3,630,073 83
Capital stock paid up in cash	2,000,000 00
Surplus above capital and other liabilities	1,554,113 78
Total liabilities	$ 7,184,187 61

NATIONAL SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—*Concluded.*

RISKS AND PREMIUMS.

—	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated	Premiums on policies in force at end of year
	$ cts.	$ cts.	$ cts.
Fidelity risks	1,683,466 09	1,544,073 02	1,249,070 18
Surety risks	2,640,201 21	2,296,702 56	2,128,510 62
All other risks	741,257 50	661,114 01	622,164 45

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—MAJOR A. WHITE. | Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Head Office in Canada—Montreal. | Chief Agent in Canada—GEO. W. PACAUD.

(Incorporated, March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.	$ 200,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Quebec bonds, 1932, 3½ p.c.	$ 11,000 00	$ 9,900 00
City of Toronto bonds, 1929 and 1944, 3½ p.c.	19,466 67	18,000 00
City of Ottawa bonds, 1915, 4 p.c.	5,000 00	5,000 00
Total par and market values	$ 35,466 67	$ 32,900 00

Carried out at market value	$ 32,900 00
Premiums due and uncollected	2,913 20
Interest accrued	566 50
Total assets in Canada	$ 36,379 70

LIABILITIES IN CANADA.

Plate glass losses, unadjusted	$ 1,592 06
Reserve of unearned premiums, $22,714.35; carried out at 80 per cent	18,171 48
Due and accrued for taxes (estimated)	500 00
Commission on unpaid premiums	843 93
Due and accrued for salaries, rent, advertising, agency and other expenses	41 20
Total liabilities in Canada	$ 21,148 67

INCOME IN CANADA.

Gross cash received for premiums	$ 28,876 71
Deduct return premiums	7,680 12

Net cash received for plate glass premiums	$ 21,196 59
Received for interest on investments	1,266 34
Total income in Canada	$ 22,462 93

THE NEW YORK PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,295 10	
Amount paid for claims occurring during the year	7,810 48	
Total net amount paid for plate glass claims		$ 9,105 58
Commission or brokerage		7,355 72
Taxes		855 61
All other payments, viz.:—Premium on bond, $15; exchange, $1.75; printing and stationery, $4.58; advertising, $18.50; legal fees, $26.94; postage, telegrams, telephone and express, $50.88; duty, $17.28		134 93
Total expenditure in Canada		$ 17,451 84

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums on risks.
Gross in force at date of last statement	$ 45,784 17
Taken during the year—new and renewed	28,558 08
Total	$ 74,342 25
Deduct terminated	28,796 48
Gross and net in force at December 31, 1912	$ 45,545 77

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Net cash received for plate glass premiums	$ 623,053 37
Interest and dividends	38,687 70
Gross profit on sale or maturity of bonds	137 50
Agents' balances previously charged off	757 79
Total income	$ 662,636 36

EXPENDITURE.

Net amount paid for plate glass losses	$ 265,218 00
Cash paid stockholders for interest or dividends	32,000 00
Commission or brokerage	216,054 39
Salaries, travelling and all other expenses of agents not paid by commission	4,414 35
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	59,446 93
State taxes on premiums, Insurance Department licenses and fees	15,423 62
All other licenses, fees and taxes	822 46
Rent	11,339 96
Agents' balances charged off	1,068 13
All other expenditure	12,339 78
Total expenditure	$ 618,127 62

THE NEW YORK PLATE GLASS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912. —*Concluded.*.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 1,000 00
Book value of bonds and stocks.	845,474 65
Cash on hand, in trust companies and in banks	48,266 74
Premiums in course of collection	144,109 49
Total ledger assets	$ 1,038,850 88

NON-LEDGER ASSETS.

Interest accrued	$ 2,576 00
Gross assets	$ 1,041,426 88
Deduct assets not admitted	58,881 62
Total admitted assets	$ 982,545 26

LIABILITIES.

Total amount of unpaid claims and expenses of settlement	$ 14,616 55
Total unearned premiums	328,670 33
Dividends due stockholders	8,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers	45,299 37
State, county and municipal taxes due or accrued, estimated	4,000 00
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	1,000 00
Total liabilities, except capital	$ 401,586 25
Capital paid up in cash	200,000 00
Surplus over all liabilities	380,959 01
Total liabilities	$ 982,545 26

EXHIBIT OF PREMIUMS.

For Plate Glass Risks.

Premiums written or renewed during the year	$ 783,763 17
Premiums terminated during the year	793,265 52
Net premiums in force at December 31, 1912	657,116 02

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—C. ROGER OWEN, Esq. | Secretary and Manager—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

Manager in Canada—CHAS. H. NEELY. | Head Office in Canada—Toronto.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada, September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	$ 4,866,666 67
Amount subscribed for	3,024,828 00
Amount paid up in cash	838,556 60

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
Canada stock, 1930–1950, 3½ p.c.	$ 4,866 66	$ 4,671 99
Province of Quebec, 4 p.c., 1928	12,166 67	12,288 33
Côte St. Antoine (Westmount) 4 p.c., 1934	25,000 00	24,250 00
City of St. Henry, 4 p.c., 1950	20,000 00	19,600 00
Province of Ontario stock, 3½ p.c., 1946	53,533 34	48,180 00
Province of Quebec stock, 3 p.c., 1937	24,333 33	19,953 33
City of Winnipeg debs., 4 p.c., 1936	24,333 33	23,603 32
Canadian Northern R'y g'teed bonds, 1930, 4 p.c.	48,666 67	48,180 00
City of Winnipeg stock, 1940, 4 p.c.	24,333 34	23,724 99
New South Wales stock, 1935, 3 p.c.	36,500 00	30,659 99
British Consols, 1923 or later, 2½ p.c.	204,400 00	153,427 75
Total par and market values	$ 478,133 34	$ 408,539 70

Carried out at market value		$ 408,539 70
Cash at head and branch offices in Canada		650 00
Cash in Bank of Montreal, $125,319.54; Royal Bank, $25,000		150,319 54
Deposit with Underwriters' Association		850 00
Advance travelling expenses		906 66
Premiums due and uncollected on policies in force, viz.:—		
Accident	$ 37,360,98	
Plate glass	3,986 19	
Sickness	5,682 23	
Employers' liability	86,988 65	
Guarantee	671 36	
Total	$ 134,689 41	
Less reserve for commission	29,631 00	
Net amount of outstanding and deferred premiums		105,058 41
Total assets in Canada		$ 666,324 31

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA.

Total amount of unpaid claims:—		
Accident, unadjusted ($800 accrued prior to 1912)	$ 14,803 12	
Plate glass, unadjusted	705 50	
Sickness, unadjusted ($25 accrued prior to 1912)	3,453 90	
Employers' liability, unadjusted ($23,100 accrued prior to 1912)	175,283 79	
Guarantee claims, unadjusted	4,359 90	
Special reserve for unknown claims	15,000 00	
Accident (resisted, in suit)	800 00	
Total net amount of unpaid claims (of which $23,925 accrued in previous years)		$ 214,411 21
Reserve of unearned premiums:—		
Accident	$ 105,555 48	
Plate glass	23,643 15	
Sickness	16,308 39	
Employers' liability	135,769 59	
Guarantee	2,196 11	
Total net reserve of unearned premiums, $283,472.72; carried out at 80 per cent		226,778 17
Due and accrued for salaries, rent, &c		423 12
Due and accrued for taxes		5,644 19
Total amount of all liabilities in Canada		$ 447,256 69

INCOME IN CANADA.

Accident risks—		
Gross cash received for premiums	$ 220,292 33	
Deduct reinsurance	11,363 38	
Net cash received for accident premiums	$ 208,928 95	
Sickness risks—		
Gross cash received for premiums	$ 33,774 60	
Deduct reinsurance	1,907 71	
Net cash received for sickness premiums	$ 31,866 89	
Employers' Liability Risks—		
Gross cash received for premiums	$ 467,757 03	
Deduct reinsurance	372 17	
Net cash received for employers' liability premiums	$ 467,384 86	
Guarantee Risks—		
Gross cash received for premiums	$ 4,160 73	
Deduct reinsurance	310 00	
Net cash received for guarantee premiums	$ 3,850 73	
Plate Glass Risks—		
Gross cash received for premiums	$ 21,995 56	
Deduct reinsurance	28 37	
Net cash received for plate glass premiums	$ 21,967 19	
Total net cash received for premiums		$ 733,998 62
Received for interest		2,042 25
Total income in Canada		$ 736,040 87

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE IN CANADA.

Accident Risks—		
Net amount paid for claims occurring in previous years	$	15,947 46
Amount paid for claims occurring during the year	$	56,560 48
Deduct reinsurance		3,844 84
Net amount paid for said claims	$	52,715 64
Total net amount paid for accident claims	$	68,663 10
Sickness Risks—		
Net amount paid for claims occurring in previous years	$	1,901 79
Amount paid for claims occurring during the year	$	6,387 50
Deduct reinsurance		13 39
Net amount paid for said claims	$	6,374 11
Total net amount for sickness claims	$	8,275 90
Employers' Liability Risks—		
Net amount paid for claims occurring in previous years	$	68,553 86
Amount paid for claims occurring during the year	$	123,662 86
Deduct reinsurance		215 76
Net amount paid for said claims	$	123,447 10
Total net amount paid for employers' liability claims	$	192,000 96
Plate Glass Risks—		
Net amount paid for claims occurring in previous years	$	441 53
Amount paid for claims occurring during the year		8,354 50
Total net amount paid for plate glass claims	$	8,796 03
Guarantee Risks—		
Net amount paid for guarantee claims	$	1,140 10

Total net amount paid for all claims	$	278,876 09
Commission or brokerage		204,082 62
Paid for salaries of officials, $29,158.90; auditors' and directors' fees, $2,120.44; travelling expenses, $1,644.70		32,924 04
Taxes		6,435 41
Miscellaneous payments:—Printing and stationery, $6,553.63; advertising, $2,194.55; rent, $5,421.84; office furniture and fittings, $1,652.50; general expenses, $640.33; postage, telephones, telegrams and express, $3,976.21; legal expenses and medical examiners' fees, $4,329.90		24,768 96
Total expenditure in Canada	$	547,087 12

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 25,675,165	$ 190,592 62
Taken during the year—new	10,815,280	99,775 34
Taken during the year—renewed	18,999,600	123,080 87
Total	$ 55,490,045	$ 413,448 83
Deduct terminated	26,170,945	190,974 48
Gross in force at end of year	$ 29,319,100	$ 222,474 35
Deduct reinsured	1,846,000	11,363 38
Net in force at December 31, 1912	$ 27,473,100	$ 211,110 97

Employers' Liability Risks.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement	$ 14,657,166	$ 191,627 57
Taken during the year—new	17,339,900	491,682 21
" " renewed	24.500	197 25
Total	$ 32,021.566	$ 683,507 03
Deduct terminated	13,932,166	411,595 68
Gross in force at end of year	$ 18,089,400	$ 271,911 35
Deduct reinsurance		372 17
Net in force at December 31, 1912	$ 18,089,400	$ 271,539 18

Sickness Risks.	
Gross in force at date of last statement	$ 30,061 36
Taken during the year—new	12,811 78
" " renewed	21,249 72
Total	$ 64,122 86
Deduct terminated	29,598 36
Gross in force at end of year	$ 34,524 50
Deduct reinsured	1,907 71
Net in force at December 31, 1912	$ 32,616 79

Plate Glass Risks.	
Gross policies in force at date of last statement	$ 36,090 47
Taken during the year—new	20,464 27
" " renewed	2,052 01
Total	$ 58,606 75
Deduct terminated	14,982 76
Gross in force at end of year	$ 43,623 99
Deduct reinsured	28 37
Net in force at December 31, 1912	$ 43,595 62

Guarantee Risks.		
Gross policies in force at date of last statement	$ 129,250	$ 656 15
Taken during the year—new	1,067,400	4,305 47
" " renewed	104,500	407 50
Total	$ 1,301,150	$ 5,369 12
Deduct terminated	124,000	666 90
Gross in force at end of year	$ 1,177,150	$ 4,702 22
Deduct reinsured	66,000	310 00
Net in force at December 31, 1912	$ 1,111,150	$ 4,392 22

Total net amount in force	$46,673,650 00
Total premiums thereon	563,254 78

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

REVENUE ACCOUNT.

		£ s. d.
To balance of Revenue Account, 31st December, 1911	£490,140 1 11	
Deduct. Balance of dividend for year 1911	60,307 16 0	
		429,832 5 11
To proportion of premiums unearned, *brought forward from 31st December, 1911*		627,078 8 4
To premiums, *less reinsurances and bonus to Assured*		2,000,769 12 10
To interest, dividends and rents, *less provision for depreciation of Leaseholds*		78,093 17 7
		£ 3,135,774 4 8
To balance brought down		£ 1,391,468 15 8
		£ 1,391,468 15 8

		£ s. d.
By compensation paid and incidental expenses	£ 1,016,360 4 11	
Deduct. Provision for claims outstanding, 31st Dec., 1911	648,000 0 0	
	£ 368,360 4 11	
Add. Provision for claims outstanding, 31st Dec., 1912	643,600 0 0	
		1,011,960 4 11
By printing and stationery, advertising, postage, travelling expenses, &c		115,572 7 0
By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration, and auditors' fees		257,166 12 1
By commissions, *including provision for commission in respect of Agents' Balances*		359,606 5 0
By balance carried down		1,391,468 15 8
		£ 3,135,774 4 8
By proportion of premiums unearned		£ 727,247 17 9
By balance carried to balance sheet		664,220 17 11
		£ 1,391,468 15 8

BALANCE SHEET.

	£ s. d.	£ s. d.
To Shareholders' Capital:—		
AUTHORIZED—		
200,000 shares of £5 each		£ 1,000,000 0 0
SUBSCRIBED—		
12,000 shares of £5 each (fully paid)	£ 60,000 0 0	
112,308 shares of £5 each (£1 per share paid)	561,540 0 0	
124,308		
	£ 621,540 0 0	
Less uncalled capital	449,232 0 0	172,308 0 0
To sundry accounts pending		78,583 11 11
To reinsurance and other funds		39,211 12 3
To unclaimed dividends		168 6 11
To staff provident fund		15,437 10 0
To capital redemption fund		13,777 9 9
To general insurance fund, viz.:—		
Provision for claims outstanding	£ 643,600 0 0	
Investment reserve and general contingency fund	31,698 15 10	
Proportion of premiums unearned	727,247 17 9	
	£ 1,402,546 13 7	
To reserve fund	300,000 0 0	
To balance from revenue account	664,220 17 11	
		2,366,767 11 6
		£ 2,686,254 2 4

	£ s. d.
By Investments, viz.:—	
British Government securities	84,430 0 0
Indian and Colonial Government securities	108,751 11 10
" Provincial securities	17,061 17 6
" Municipal securities	62,702 17 4
Foreign Government securities	140,603 0 0
" Provincial securities	18,600 0 0
" Municipal securities	113,791 13 10
Railway and other debentures and debenture stocks—Home, Indian and Colonial	85,144 2 10
United States railway bonds	767,174 13 5
Railway and other debentures and debenture stocks—Foreign	256,323 5 1
Railway and other preference and guaranteed stocks	30,060 0 0
Railway ordinary stocks and shares	81,092 16 9
By mortgages on freehold and leasehold properties	283,656 11 6
By freehold and leasehold premises (*less depreciation*) being the Corporation's head office and branches	255,975 12 11
By rents due from tenants and other balances	27,625 0 4
By balances at branches and agents' balances (*less provision for commission, cancelments and non-renewals*)	222,169 17 8
By cash at bankers and in hand:—	
On current and deposit account and in hand	117,313 11 7
By investments and cash in trustees' hands to meet capital redemption fund	13,777 9 9
	£ 2,686,254 2 4

The above investments, less the investment reserve and general contingency fund, are in the aggregate fully of the value stated in the balance sheet.

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—A H. CAMPBELL.	Principal Office—London, England.
Chief Agents in Canada— ROBT. HAMPSON & SON., (LIMITED)	Head Office in Canada—Montreal.

(Organized, 1859. Incorporated, 1888. Commenced business in Canada, 1898.)

CAPITAL.

	£	$
Amount of capital authorized and subscribed for..	1,000,000	4,866,666 67
Amount of capital paid up in cash..............	100,000	486,666 67

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Can. Nor. Ont. Ry., 1st mtge stock, 1961, 3½ p.c.	$ 132,860	$ 116,916 80

Carried out at market value..............................	$ 116,916 80
Total assets in Canada...........................	$ 116,916 80

LIABILITIES IN CANADA.

Net amount of unadjusted inland transportation claims..........	$ 575 00
Total liabilities in Canada..........................	$ 575 00

INCOME IN CANADA.

Net cash received for inland transportation premiums...........	$ 14,343 55

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year......................	$ 505 00	
Deduct salvages and reinsurances..	494 60	
Net amount paid for inland transportation claims...............		$ 10 40
Paid for commission or brokerage...		1,935 64
Paid for taxes...................		35 47
All other expenditure: printing and stationery, $41; postage, telegram, telephones and express, $9.50..		50 50
Total expenditure in Canada......................		$ 2,032 01

THE OCEAN MARINE—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year	$ 68,080,869	$ 14,343 55
Deduct terminated	68,080,869	14,343 55

THE OCEAN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	d.
Balance from 1911 underwriting account	133,523	0	6	Net claims under policies, and returns, for 1911 paid in 1912				55,922	10	3
				Transferred to underwriting reserve for balance of 1911 claims				24,075	0	0
				Profit on 1911 underwriting account carried to profit and loss				53,525	10	3
£	133,523	0	6					£ 133,523	0	6
Net premiums for 1912 £	256,144	5	5	Net claims under policies for 1912 £				124,617	0	6
				Directors' remuneration £	3,183	13	11			
				Office salaries	8,325	0	0			
				General office charges	4,013	4	10			
				Subscriptions to Lloyd's, registers, etc.	612	18	0			
				Rates, taxes, etc	1,537	6	7			
				Rent of Company's office	1,500	0	0			
								19,172	3	4
				Balance of 1912 underwriting account carried forward				112,355	1	7
£	256,144	5	5					£ 256,144	5	5

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward	37,831	18	9	Dividends declared on account of 1912, less tax	19,775	0	0
Profit on 1911 underwriting account	53,525	10	3	Income tax	770	3	6
Interest and rent received and accrued	23,539	1	2	Depreciation in value of securities	11,122	5	11
				Balance carried to balance sheet	83,229	0	9
£	114,896	10	2	£	114,896	10	2

BALANCE SHEET.

LIABILITIES.				£	s.	d.
Capital—40,000 shares of £25, paid up £2 : 10s. per share (now vested in the North British and Mercantile Insurance Company)				100,000	0	0
Marine fund:—						
Reserve £	400,000	0	0			
Profit and loss	83,229	0	9			
				483,229	0	9
Underwriting reserve				31,082	18	4
Balance of underwriting account 1912				112,355	1	7
Sundry creditors				39,162	6	6
Bills payable				10,000	0	0
				£ 775,829	7	2

ASSETS.	£	s.	d.
Investments:—			
British Government securities	37,877	0	0
Municipal and County securities, United Kingdom	19,476	0	0
Indian and Colonial Government securities	63,169	7	6
Foreign Government securities	52,291	12	6
Foreign Municipal securities	94,979	10	6
Guaranteed and other Indian railway stock	31,970	0	0
Indian Government railway annuities	11,812	10	0
Railway and other debentures and debenture stocks—Home and Foreign	191,939	11	10
Railway preference and guaranteed stocks	4,878	9	3
Railway ordinary stocks	17,842	19	0
Freehold premises	90,000	0	0
Agents' balances	43,975	15	5
Outstanding premiums	40,200	14	7
Interest accrued but not yet payable	7,096	2	9
Policy stamps on hand	339	9	4
Cash:—			
On deposit	37,857	12	0
In hand and on current account	30,122	12	6
	£ 775,829	7	2

THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. T. FARISH.

Secretary and Manager—E. E. GLEASON.

Principal Office—Granby, P.Q.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$	50,000 00
Amount paid up in cash		20,000 00

(For List of Shareholders, see Appendix.)

LEDGER ASSETS.

On deposit with Receiver General:—

	Par value.	Book value.	Market value.
Village of Granby debentures, 1936, 4 p.c.	$ 16,000	$ 16.000	$ 14,192
City of Port Arthur, 1925, 5 p.c.	2,000	1,960	1,960
Total par, book and market values	$ 18.000	$ 17.960	$ 16,152

Carried out at book value		$	17,960 00
Cash at head office			1,052 16
Cash in banks, viz.:—			
Canadian Bank of Commerce, Granby, Que	$ 24,866 75		
Bank of Ottawa, Granby, Que	5,117 88		
Total cash in banks			29,984 63
Total ledger assets		$	48,996 79
Market value of debentures under book value			1,808 00
		$	47,188 79

OTHER ASSETS.

Office furniture		843 07
Interest accrued		131 66
Net amount of outstanding premiums		3,730 24
Total assets	$	51,893 76

THE PROTECTIVE ASSOCIATION—*Continued.*

LIABILITIES.

Outstanding accident claims, unadjusted	$ 5,304 85	
Outstanding sickness claims, unadjusted	4,482 15	
Total net amount of unpaid claims		$ 9,787 00
Reserve of unearned premiums, $28,620; carried out at 80 per cent.		22,896 00
Due and accrued for salaries, rent, &c		921 72
Taxes due and accrued		207 13
Total liabilities		$ 33,811 85

INCOME.

Gross cash received for accident and sickness premiums	$ 116,752 76	
Deduct return premiums	294 75	
Total net cash received for premiums		$ 116,458 01
Received for interest		857 88
Total income		$ 117,315 89

EXPENDITURE.

Accident Risks		
Net amount paid for claims occurring in previous years	$ 3,789 43	
Amount paid for claims occurring during the year	26,090 79	
Total amount paid for accident claims	$ 29,880 22	
Sickness Risks		
Net amount paid for claims occurring in previous years	$ 3,940 93	
Amount paid for claims occurring during the year	26,419 33	
Total amount paid for sickness claims	$ 30,360 26	
Total net amount paid for all claims		$ 60,240 48
Commission or brokerage		19,486 65
Paid for:—Salaries of officials, $9,617.07; do., of agents, $5,333.34; auditors' fees, $88.95; travelling expenses, $4,000		19,039 36
Taxes		662 63
Miscellaneous payments, viz.:—Office furniture and fixtures, $278.87; postage, telegrams, telephone and express, $1,148; printing and stationery, $1,341.89; advertising, $175.20; rent, $355.71; sundries, $501.45; medical, $2,323.15		6,124 27
Total expenditure		$ 105,553 39

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1911	$ 37,234 29
Amount of cash income as above	117,315 89
Total	$ 154,550 18
Expenditure as above	105,553 39
Balance, net ledger assets, at Dec. 31, 1912	$ 48,996 79

THE PROTECTIVE ASSOCIATION—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	No.	Premiums.
Gross policies in force at date of last statement	7,485	$ 89,820 00
Policies taken during the year, new	3,965	47,580 00
Policies taken during the year, renewed	5,950	71,400 00
Total	17,400	$ 208,800 00
Deduct terminated	7,485	89,820 00
Gross and net in force December 31, 1912	9,915	$ 118,980 00

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—
HON. CHAS. NAPIER LAWRENCE.
Secretary—ARTHUR WORLEY.

Chief Agent in Canada—
FRANK H. RUSSELL.
Principal Office—
64 Cornhill, London, E.C., Eng.

Head Office in Canada—Toronto.

(Organized, March, 1849. Licensed to do business in Canada, November 27, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£1,000 000 stg.
Amount paid up in cash	200,000 "

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
India 3 p. c. stock (1894), 1948	$ 79,599 75	$ 61,689 81
East India Ry. Deb. Stock (1899), 1929, 3 p.c.	45,454 67	35,454 65
British Consols, 1923 or later, 2½ p.c.	12,166 66	9,140 20
Total par and market values	$ 137,221 08	$ 106,284 66

Carried out at market value	$ 106,284 66
Cash at head office in Canada	2,477 32
Deposit with Underwriters' Assn	617 29
Office furniture	1,100 00

Gross amount of outstanding premiums viz.:—

Accident	$ 9,897 00
Guarantee	1,283 52
Employers' liability	16,418 44
Sickness	2,474 25
Plate glass	94 84
Motor car	385 50

Total outstanding premiums ($30,553.55; less estimated commission $7,347.83)	23,205 72
Total assets in Canada	$ 133,684 99

LIABILITIES IN CANADA.

Net amount of outstanding claims viz.:—

Accident, unadjusted	$ 3,300 00	
Accident, resisted, in suit	2,000 00	
Guarantee, unadjusted	3,200 00	
Plate glass, adjusted and unpaid	9 47	
Plate glass, unadjusted	152 62	
Sickness, unadjusted	1,300 00	
Employers' liability, adjusted and unpaid	2,828 08	
Employers' liability, unadjusted	11,267 00	
Motor car, unadjusted	2,675 00	
Motor car, resisted, in suit	1,000 00	
Total		$ 27,732 17

RAILWAY PASSENGERS—*Continued.*

LIABILITIES.—*Concluded.*

Reserve of unearned premiums, viz.:—		
On accident business	$ 33,426 25	
On guarantee business	5,484 87	
On sickness business	8,401 87	
On Employers' liability business	33,220 91	
On plate glass business	507 27	
On Motor car business	2,689 92	
Total, $83,731.09; carried out at 80 per cent		$ 66,984 87
Taxes due and accrued		1,200 00
Borrowed money (bank overdraft)		1,593 79
Total liabilities in Canada		$ 97,510 83

INCOME IN CANADA.

Guarantee Risks.		
Gross cash received for premiums	$ 12,184 01	
Deduct reinsurance, $1,137.50; return premiums, $833.41	1,970 91	
Net cash received for guarantee premiums	$ 10,213 10	
Accident Risks.		
Gross cash received for premiums	$ 64,456 26	
Deduct reinsurance, $362.50; return premiums, $1,283.00	1,645 50	
Net cash received for accident premiums	$ 62,810 76	
Employers' Liability Risks.		
Gross cash received for premiums	$ 70,914 02	
Deduct return premiums	3,839 53	
Net cash received for employers' liability premiums	$ 67,074 49	
Sickness Risks.		
Gross cash received for premiums	$ 16,114 06	
Deduct return premiums	411 37	
Net cash received for sickness premiums	$ 15,702 69	
Plate Glass Risks.		
Gross cash received for premiums	$ 850 85	
Deduct return premiums	20 88	
Net cash received for plate glass premiums	$ 829 97	
Motor Car Risks.		
Gross cash received for premiums	$ 6,253 10	
Deduct return premiums	743 52	
Net cash received for motor car premiums	$ 5,509 58	
Total net cash received for premiums		$ 162,140 59
Total income in Canada		$ 162,140 59

EXPENDITURE IN CANADA.

Accident Risks	
Net amount paid for claims occurring in previous years	$ 4,417 48
Amount paid for claims occurring during the year	16,509 90
Total net amount paid for accident claims	$ 20,927 38
Employers' Liability Risks.	
Net amount paid for claims occurring in previous years	$ 10,469 76
Amount paid for claims occurring during the year	13,433 79
Total net amount paid for employers' liability claims	$ 23,903 55

RAILWAY PASSENGERS—*Continued.*

EXPENDITURE—*Concluded.*

Sickness Risks.		
Net amount paid for claims occurring in previous years................$	2,091 39	
Amount paid for claims occurring during the year......................	6,491 58	
Total net amount paid for sickness claims.............................$	8,582 97	
Guarantee Risks.		
Net amount paid for claims occurring in previous years................$	5 00	
Amount paid for claims occurring during the year......................	111 75	
Total net amount paid for guarantee claims...........................$	116 75	
Total net amount paid for motor car claims occurring during the year.$	504 10	
Total net amount paid for plate glass claims occurring during the year.	84 27	
Total net amount paid for all claims...............$		54,119 02
Paid for commission or brokerage..........................		39,992 65
Paid for salaries of officials, $14,004.30; travelling expenses, $1,893.15; London and Winnipeg branches, $1,360.20; association fees, $243.61; adjustment fees, $603.20..............		18,104 46
Paid for taxes..		1,870 68
All other expenditure, viz.:—Advertising, $1,716.60; rent, $1,739.26; printing and stationery, $3,738.08; postage, express, telegrams and telephone, $1,649.41; medical fees, $206.00; office furniture and fixtures, $291.97; legal expenses, $104.50; bank exchange, $129.39; sundries, $115.24........................		9,690 45
Total expenditure in Canada.....................$		123,777 26

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year..	3,442	$ 8,228,550	$ 58,207 42
Policies taken during the year—new........	1,452	3,692,900	27,095 59
Policies taken during the year—renewed....	2,501	5,999,200	41,605 01
Total..........................	7,395	$ 17,920,650	$ 126,908 02
Deduct terminated..........................	3,555	8,518,300	59,693 02
Gross in force at end of year................	3,840	$ 9,402,350	$ 67,215 00
Deduct reinsured..................................		65,000	362 50
Net in force at December 31, 1912..........	3,840	$ 9,337,350	$ 66,852 50

Employers' Liability Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year..	194	$ 1,940,000	$ 42,976 94
Policies taken during the year—new........	206	2,060,000	43,315 40
Policies taken during the year—renewed ...	124	1,233,000	26,137 80
Total..........................	524	$ 5,233,000	$ 112,430 14
Deduct terminated..........................	221	2,210,000	46,019 80
Gross and net in force at December 31, 1912	303	$ 3,023,000	$ 66,410 34

Guarantee Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year..	372	$ 2,263,863	$ 9,411 91
Policies taken during the year—new........	238	2,255,000	8,361 75
Policies taken during the year—renewed....	247	1,240,983	4,618 79
Total..........................	857	$ 5,759,846	$ 22,392 45
Deduct terminated..........................	398	2,504,213	10,285 20
Gross in force at December 31, 1912........	459	$ 3,255,633	$ 12,107 25
Deduct reinsured..................................		455,000	1,137 50
Net in force at December 31, 1912..........	459	$ 2,800,633	$ 10,969 75

RAILWAY PASSENGERS—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sickness Risks (No. and Amount, combined with Accident).

	Premiums.
Gross policies in force at beginning of year	$ 14,551 87
Taken during the year—new	6,773 90
" " renewed	10,401 25
Total	$ 31,727 02
Deduct terminated	14,923 27
Gross and net in force at December 31, 1912	$ 16,803 75

Plate Glass Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	7		$ 103 12
Taken during the year, new	46		881 15
Taken during the year, renewed	2		26 69
Total	55		$ 1,010 96
Deduct terminated	5		74 50
Gross and net in force at December 31, 1912	50		$ 936 46

Motor Car Risks.

	No.	Amount.	Premiums.
Taken during the year—new	93		$ 5,379 85
Gross and net in force at December 31, 1912	93		$ 5,379 85

Total number of policies in force at date	4,745	
Total net amount in force		$15,160,983 00
Total net premiums thereon		167,352 65

RAILWAY PASSENGERS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

EMPLOYERS' LIABILITY REVENUE ACCOUNT.

		£ s. d.	£ s. d.
Amount of Employers' Liability Insurance Fund at the beginning of year:—			
Reserve for unexpired risks		51,356 0 0	
Estimated liability in respect of outstanding claims		93,845 0 0	
Reserve for contingencies	£ 7,000 0 0		
Less transfer to profit and loss account	5,000 0 0		
		2,000 0 0	
			147,201 0 0
Premiums			124,193 7 5
Interest and dividends		5,775 6 4	
Less income tax thereon		336 17 10	
			5,438 8 6
			£ 276,832 15 11

	£ s. d.	£ s. d.
Payments under policies, including medical and legal expenses		102,562 4 10
Commission		16,033 5 3
Expenses of management		29,847 10 6
Amount of Employers' Liability Insurance Fund at the end of the year:—		
Reserve for unexpired risks, being 40 per cent. of premium income for the year	49,678 0 0	
Total estimated liability in respect of outstanding claims	62,520 0 0	
Reserve for contingencies	2,000 0 0	
		114,198 0 0
Balance to profit and loss account		14,191 15 4
		£ 276,832 15 11

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of last year's account	78,883 3 3	
Add transfer from Employers' liability account	5,000 0 0	
		83,883 3 3
Balance of accident revenue account at 31st December, 1912	31,668 9 6	
Balance of Employers' liability revenue account at 31st December, 1912	14,191 15 4	
Balance of general revenue account at 31st December, 1912	10,553 7 8	
		56,413 12 6
Interest and dividends not carried to other accounts	10,616 1 6	
Less income tax thereon	551 18 11	
		10,064 2 7
		£ 150,360 18 4

	£ s. d.
Bad debts	458 6 1
Income tax	395 3 0
Amount written off investments	6,199 3 9
Transfer to general revenue account	5,276 0 0
Balance	138,032 5 6
	£ 150,360 18 4

RAILWAY PASSENGERS—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' capital—						
100,000 shares of £10 each, paid up £2 per share (now vested in the North British and Mercantile Insurance Company)				200,000	0	0
Accident Insurance fund	101,177	0	0			
Employers' liability Insurance fund	114,198	0	0			
General Insurance fund	45,530	0	0			
				260,905	0	0
Profit and loss account				138,032	5	6
Other sums owing by the Company—						
Due to other companies	3,584	5	9			
Sundry creditors	6,821	7	11			
Unclaimed dividends, &c	3,211	10	10			
				13,617	4	6
				£ 612,554	10	0

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on property in the United Kingdom	17,850	0	0			
Investments—						
British Government securities	42,982	17	0			
Municipal and county securities in the United Kingdom	9,314	8	2			
Indian and Colonial Govt. securities	30,301	6	1			
Indian and Colonial Municipal securities	9,725	17	10			
Foreign Government securities	46,601	10	11			
Foreign Municipal securities	74,159	1	3			
Guaranteed and other Indian railway stock	19,444	7	3			
Railway and other debentures and debenture stock (Home and Foreign)	218,873	0	2			
Railway and other preference and guaranteed stock	19,180	3	9			
Railway ordinary stock (Foreign)	6,117	1	8			
Ground rents	7,515	9	3			
Leasehold premises partly used as offices and partly let	39,768	1	8			
				541,833	5	0
Agents' balances	46,067	17	1			
Outstanding premiums	2,447	14	7			
Interest accrued	6,122	13	1			
Cash—						
On deposit	3,000	0	0			
In hand and on current account	12,182	3	2			
Due from sundry debtors	900	17	1			
				70,721	5	0
				£ 612,554	10	0

Note.—The values of the Stock Exchange securities are inserted at or under cost price. Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

†THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBERT THOMPSON.
Managers—WM. THOMSON & CO.

Vice-President and Chief Agent—ALBERT STARKEY.
Secretary Treasurer—PERCY W. THOMSON.

Principal Office—Montreal.

(Incorporated July 7, 1900, by Act of Parliament of Canada, 63-64 Vic., cap. 87; under the name of the Accident and Guarantee Company of Canada, amended in 1907 by 6-7 Edward VII., cap. 135, and name changed to The Sterling Accident and Guarantee Company of Canada. Commenced business in Canada, May 15, 1902.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	169,200 00
Amount paid up in cash	50,830 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Book and Market value.
City of Vancouver bonds, 1939, 3½ p.c.	$ 15,000 00	$ 13,875 00
Province of Quebec, 3 p.c. stock, 1937	24,333 33	21,869 58
Total par, book and market values	$ 39,333 33	$ 35,744 58

Carried out at book and market value	$ 35,744 58

Other bonds, &c., owned by the company, viz.:—

	Par value.	Book and Market value.
London Electric Co., Ltd.	$ 3,000 00	$ 2,910 00
Canadian Cereal Co., Ltd.	1,000 00	1,000 00
Buena Vista Realty Bond	1,000 00	985,00
Total par, book and market values	$ 5,000 00	$ 4,895 00

Carried out at book and market value	4,895 00

---

†This company has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and has given notice that it will apply for the release of its deposit on or about July 7, 1913.

THE STERLING ACCIDENT AND GUARANTEE—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the Company:—

	Par value.	Book and Market value.
Steamship 'Sellasia' Co., Limited.	$ 500 00	$ 250 00

Carried out at book and market value.........................$	250 00
Cash at Head Office..	77 05
Cash in Royal Bank..	4,713 11
Total ledger assets, $45,679·74 (less $5,092·92 written off bonds)..................................$	40,586 82

OTHER ASSETS.

Interest accrued..		389 60
Office furniture..		100 00
Gross premiums due and uncollected on policies in force, viz.:—		
Accident..$	5,169 22	
Sickness..	1,597 50	
Total net amount of outstanding premiums, $6,766.72; less $2,412.50 commissions................................		4,354 22
Claims recoverable on account of reinsurance..................		507 11
Total assets.................................$		45,937 75

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of outstanding claims:—		
Accident, adjusted and unpaid..................................$	5,840 00	
Sickness, " "	2,710 00	
Employers' liability. "	1,950 00	
Total net amount of unpaid claims...........................$		10,500 00
Reserve of unearned premiums, due the Dominion Gresham Guarantee and Casualty Company........................		10,303 68
Due on account of reinsurance premiums........................		384 63
Salaries, rents, taxes, etc., due and accrued.		4,500 00
Total liabilities in Canada (excluding capital stock)...$		25,688 31
Excess of assets over liabilities.............................. $		20,249 44
Capital stock paid up in cash..................................		50,830 00

THE STERLING ACCIDENT AND GUARANTEE—*Concluded.*

INCOME.

Total net cash received for premiums	$	37,087 00
Received for interest on investments		1,647 90
Received for premiums on capital stock		4,227 50
Total	$	42,962 40
Received for calls on capital		16,680 00
Total income	$	59,642 40

EXPENDITURE.

Total net amount paid for all claims in all countries	$	18,754 82
Commission or brokerage		11,554 79
Paid for salaries of officials, $16,018.22; auditors' fees, $150; travelling expenses, $1,589.06; directors' fees, $2,500; fees of officials, $8,941.56		29,198 84
Taxes		929 21
Miscellaneous payments, viz.:—Postage, telegrams, telephones, express, &c., $1,962.03; rent, $946.31; advertising, $220.10; printing and stationery, $446.29; legal fees, $25.95; bad debts, $461.18; total, $4,061.86; less furniture sold, $57.17		4,004 69
Total expenditure	$	64,442 35

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911		$	50,479 69
Income as above			59,642 40
Total		$	110,122 09
Expenditure as above	$ 64,442 35		
Amount written off securities	5,092 92		
Total		$	69,535 27
Balance, net ledger assets, December 31, 1912		$	40,586 82

THE TITLE AND TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. F. B. JOHNSTON, K.C. | Manager and Chief Agent—JOHN J. GIBSON.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. Dominion license issued, July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	273,000 00
Amount paid up in cash	112,550 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	$ 16,744 40
Amount of loans secured by stocks	9,651 50

	Par value.	Market value.	Amount loaned thereon
20 shares Provident Land Co. stock	$ 2,000 00	$ 6,000 00	$ 2,100 00
75 " Pacific Burt-Ltd., Com. stock	7,500 00	3,000 00	1,501 50
56 " Brazilian Traction stock	5,600 00	5,600 00	4,400 00
7 " Imperial Bank stock	700 00	1,540 00	1,400 00
5 " Duluth Superior stock	250 00	350 00	250 00
	$ 16,050 00	$ 16,490 00	$ 9,651 50

Bonds and debentures owned, viz.:

	Par value.	Book value.	Market value.
Port Arthur, 1927, 5 p.c.	$ 1,500 00	$ 1,600 19	$ 1,500 00
Gananoque, 1933, 4 p.c.	5,000 00	4,832 08	4,221 00
Fort William, 1927, 5 p.c.	6,000 00	5,973 60	6,000 00
*City of Lethbridge, 1928, 5 p.c.	55,000 00	57,313 79	55,000 00
*City of Fernie, B.C., 1939, 5 p.c.	10,000 00	10,000 00	9,644 00
*City of Moose Jaw, 1949, 4½ p.c.	6,000 00	6,000 00	5,496 60
*Municipality of Point Grey, B.C., 1959, 5 p.c.	6,000 00	6,338 82	6,000 00
	$ 89.500 00	$ 92,058 48	$ 87,861 60

Carried out at book value	92,058 48

---

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

THE TITLE AND TRUST COMPANY—*Continued.*

LEDGER ASSETS—*Concluded.*

Stocks owned, viz.:—

	Par value.	Book value.	Market value.
25 shares Provident Land Co.	$ 2,500 00	$ 5,250 00	$ 6,250 00
20 " Brazilian Traction	2,000 00	1,801 25	2,000 00
8 " Imperial Bank	800 00	1,769 00	1,784 00
8 " Royal Bank	800 00	1,794 00	1,808 00
8 " Dominion Bank	800 00	1,897 00	1,920 00
	$ 6,900 00	$ 12,511 25	$ 13,762 00

Carried out at book value	$ 12,511 25
Cash at head office	274 97
Cash in Royal Bank	7,599 18
Investment in Real Estate Syndicate	5,000 00
Total ledger assets	$ 143,839 78
Market value of bonds and debentures under book value	2,946 13
	$ 140,893 65

OTHER ASSETS.

Interest accrued	$ 1,637 26
Auto	1,500 00
Office furniture	2,070 16
Accounts receivable	2,639 49
Total assets	$ 148,740 56

LIABILITIES.

Cash dividends due to stockholders and unpaid	$ 3,375 77
Total liabilities	$ 3,375 77
Excess of assets over liabilities	$ 145,364 79
Capital stock paid up	112,550 00
Surplus over liabilities and paid up capital	$ 32,814 79

INCOME.

Net cash received for premiums	$ 561 47
Received for interest on investments	6,502 20
Total	$ 7,063 67
Total net income from trust business	31,620 45
Total	$ 38,684 12
Received for calls on capital	300 00
Received for increased capital	4,050 00
Total income	$ 43,034 12

THE TITLE AND TRUST COMPANY—*Concluded.*

EXPENDITURE.

Paid for salaries of officials, $14,179.88; directors' fees, $1,487.20; auditors' fees, $163; travelling expenses, $3.85	$	15,833 93
Taxes		248 41
Miscellaneous payments, viz:—General expenses, $699.61; printing and stationery, $494.04; postage, telephone, telegrams and express, $428.59; advertising, $586.31; furniture and fixtures, $611; rent, $2,519.18		5,338 73
Total expenses (Title Insurance $1,071.05; Trust business $20,350.02)	$	21,421 07
Dividends paid during the year at 5½ per cent		8,202 15
Total expenditure	$	29,623 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911	$	128,428 88
Amount of cash income as above		43,034 12
Provident Land Co. Stock written up		2,000 00
Total	$	173,463 00
Amount of expenditure as above		29,623 22
Balance, net ledger assets at December 31, 1912	$	143,839 78

RISKS AND PREMIUMS.

Title Risks.	No.	Amount.	Premiums.
Taken during the year—new	39	$ 88,660 75	$ 561 47
Terminated during the year	53	66,929 17	....

THE TRAVELERS INDEMNITY COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—S. C. Dunham. | Secretary—L. F. Butler.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal | Chief Agent in Canada—F. F. Parkins.
(Incorporated March 25, 1903. Dominion license issued April 29, 1913).

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General viz:—

	Par Value.	Market Value.
City of Toronto debs., 1948, 4 p.c.	$ 109,500 00	$ 105,120 00

Carried out at market value		$ 105,120 00
Interest accrued		2,190 00
Gross premiums due and uncollected on Canadian policies in force, viz:—		
Sickness	$ 4,959 70	
Automobile	4,321 22	
Steam boiler	1,106 00	
Net amount of outstanding premiums, $10,386.92; less commission, $2,411.15		7,975 77
Total assets in Canada		$ 115,285 77

LIABILITIES IN CANADA.

Amount of unsettled claims, viz:—		
Sickness, unadjusted	$ 673 75	
Automobile "	6,744 48	
Total net amount of unsettled claims		$ 7,418 23
Reserve of unearned premiums—		
Sickness	$ 13,511 90	
Automobile	15,556 43	
Steam boiler	1,714 45	
Total net reserve, $30,782.78; carried out at 80 per cent		24,626 22
Due and accrued for salaries, rents, &c		169 47
Taxes due and accrued		531 32
Total liabilities in Canada		$ 32,745 24

THE TRAVELERS INDEMNITY—*Continued.*

INCOME IN CANADA.

For Automobile Risks.		
Gross cash received for premiums	$ 36,140 99	
Deduct return premiums	6,759 83	
Net cash received for said premiums	$ 29,381 16	
For Sickness Risks.		
Gross cash received for premiums	$ 23,227 12	
Deduct return premiums	347 28	
Net cash received for said premiums	$ 22,879 84	
For Steam Boiler Risks.		
Net cash received for steam boiler premiums	$ 951 35	
Total net cash received for all premiums		$ 53,212 35
Received for interest on investments		2,190 00
Total income in Canada		$ 55,402 35

EXPENDITURE IN CANADA.

Net amount paid for automobile claims occurring during the year	$ 2,395 57	
Net amount paid for sickness claims occurring during the year	1,122 05	
Total net amount paid for all claims		$ 3,517 62
Commission or brokerage		11,893 15
Salaries of officials		653 05
Taxes		1,747 20
Miscellaneous payments, viz:—Medical examiners' fees, $40; telegrams, telephone and express, $202.11; rent, $457.10; exchange, $14.74; postage, $113.70		827 65
Total expenditure in Canada		$ 18,638 67

RISKS AND PREMIUMS IN CANADA.

	No.	Amount	Premiums thereon
Sickness Risks.			
Gross policies taken during the year, new	1,787	....	$ 28,186 82
Deduct terminated	160	....	1,163 01
Gross and net in force at December 31, 1912	1,627	....	$ 27,023 81
Automobile Risks.			
Gross policies taken during the year—new	744	$ 7,440,000	$ 40,462 21
Deduct terminated	155	1,550,000	9,349 35
Gross and net in force at December 31, 1912	589	$ 5,890,000	$ 31,112 86
Steam boiler Risks.			
Gross policies taken during the year—new	24	$ 395,000	$ 2,057 35
Gross and net in force at December 31, 1912	24	$ 395,000	$ 2,057 35

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1912.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 525,930 00
Loans secured by pledge of bonds, stocks or other collateral	53,475 00
Book value of bonds and stocks	1,356,760 37
Cash on hand, in trust companies and in banks	81,197 02
Premiums in course of collection	108,483 78
Total ledger assets	$ 2,125,846 17

THE TRAVELERS INDEMNITY—*Continued.*

ENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Continued.*

NON-LEDGER ASSETS.

Interest accrued.... $	26,871 82
Market value of stocks over book value....	212 63
Gross assets.... $	2,152,930 62
Deduct assets not admitted....	16,690 56
Total admitted assets.... $	2,136,240 06

LIABILITIES.

Unpaid losses and claims and expenses of settlement.... $	144,907 87
Unearned premiums....	513,374 02
Commissions, brokerage and other charges due or to become due to agents or brokers....	20,641 74
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	1,747 20
State, county and municipal taxes due or accrued (estimated)....	20,234 90
Advance premiums....	6 00
Reserve, claims incurred on or before Dec. 31, 1912....	4,475 89
Total liabilities except capital stock.... $	705,387 62
Capital stock paid up in cash....	1,000,000 00
Surplus over all liabilities....	430,852 44
Total liabilities.... $	2,136,240 06

INCOME.

Total net cash received for premiums.... $	873,975 76
Inspections....	303 45
Interest and dividends....	79,423 03
Gross profit on sale or maturity of bonds....	194 00
Gross increase by adjustment in book value of bonds....	1,462 63
Total income.... $	955,358 87

DISBURSEMENTS.

Net amount paid for losses.... $	219,525 43
Investigation and adjustment of claims....	38,812 00
Paid stockholders for interest and dividends....	60,000 00
Commissions or brokerage....	162,870 15
Salaries, fees and all other compensation of officers, directors, trustees and home office employees....	30,465 90
Salaries, travelling and all other expenses of agents not paid by commissions....	37,753 25
Inspections....	70,511 57

THE TRAVELERS INDEMNITY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

DISBURSEMENTS—*Concluded.*

Rents.....$	9,586 69
State taxes on premiums, Insurance Department licenses and fees.	16,478 71
All other licenses, fees and taxes.....	12,931 90
Agents' balances charged off.....	53 60
Gross decrease, by adjustment, in book value of bonds.....	1,175 75
All other expenditure.....	10,911 76
Total disbursements.....$	671,076 71

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
Accident.....	$ 44,731 20	$ 36,791 66	$ 39,487 00
Health.....	37,532 75	8,904 63	31,438 64
Liability.....	161,125 84	108,430 26	110,427 48
Fly wheel.....	8,328 06	14,731 75	17,503 96
Auto property damage.....	726,088 23	639,398 23	508,683 05
Steam boiler.....	171,435 34	146,100 39	312,208 30

THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

ASSETS IN CANADA.

(For invested Assets, see Life Statement.)

Gross premiums due and uncollected on policies in force:—

Accident	$ 21,655 65	
Employers' Liability	25,685 51	
Total	$ 47,341 16	
Less commissions	10,744 90	
Net amount of outstanding premiums		$ 36,596 26

LIABILITIES IN CANADA.

Amount of accident claims, adjusted but unpaid	$ 255 85	
" " " unadjusted	11,745 50	
" " employers' liability claims, unadjusted	84,191 72	
Total net amount of unsettled claims		$ 96,193 07
Reserve of unearned premiums, viz.:—		
Accident risks	$ 100,225 57	
Employers' liability risks	73,405 97	
Ten premium accident	25,656 00	
Total, $199,287.54; carried out at 80 per cent		159,430 03
Due and accrued for salaries, rent, advertising, agency and other expenses		2,762 56
Due and accrued for taxes		4,176 00
Total liabilities in Canada		$ 262,561 66

INCOME IN CANADA.

Accident Risks.		
Gross cash received for premiums	$ 230,712 49	
Deduct return premiums	4,422 33	
Net cash received for accident premiums	$ 226,290 16	
Employers' Liability Risks.		
Gross cash received for premiums	$ 196,112 83	
Deduct return premiums	10,536 74	
Net cash received for employers' liability premiums	$ 185,576 09	
Total net cash received for premiums		$ 411,866 25
Total income in Canada		$ 411,866 25

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 8,126 08
Amount paid for claims occurring during the year	143,068 50
Total net amount paid for accident claims	$ 151,194 58

Employers' Liability Risks.

Net amount paid for claims occurring in previous years	$ 37,974 56
Amount paid for claims occurring during the year	41,100 01
Total net amount paid for employers' liability claims	$ 79,074 57

Total net amount paid for claims	$ 230,269 15
Paid for commission or brokerage	98,698 35
Paid for salaries of officials, $29,460.74; travelling expenses, $6,545.45	36,006 19
Paid for taxes	3,692 70
Miscellaneous expenses, viz.:—Legal expenses, $4,953.92; exchange, $226.13; telegrams, telephones and express, printing and stationery, etc., $3,634.46; medical fees, $3,461.47; rent, $6,249.54; postage, $664.49; adjusting, $666.59	19,856 60
Total expenditure in Canada	$ 388,522 99

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	11,041	$ 44,082,437	$ 180,469 73
Taken during the year, new and renewed	15,186	63,173,305	233,684 40
Total	26,227	$ 107,255,742	$ 414,154 13
Deduct terminated	14,546	57,154,162	213,702 98
Gross and net in force December 31, 1912	11,681	$ 50,101,580	$ 200,451 15

Employers' Liability Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	720	$ 7,200,000	$ 100,697 00
Taken during the year—new and renewed	1,088	10,880,000	203,623 18
Total	1,808	$ 18,080,000	$ 304,320 18
Deduct terminated	838	8,380,000	159,836 98
Gross and net in force at December 31, 1912	970	$ 9,700,000	$ 144,483 20

THE TRAVELERS —*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

(*Accident Department.*)

INCOME.

Total premium income	$12,274,179 24
Inspections	38 00
Cash received for interest	688,153 29
Agents' balances previously charged off	389 19
Gross profit on sale or maturity of bonds and stocks	41,266 13
Gross increase, by adjustment, in book value of bonds	107,309 80
Total income	$13,111,335 65

DISBURSEMENTS.

Net amount paid for accident, employers' liability and health losses	$ 5,740,766 13
Matured endowments and surrender values under ten premium accident policies	11,299 70
Investigation and adjustment of claims	1,138,536 92
Paid stockholders for interest and dividends	375,000 00
Commission to agents	2,876,316 28
Salaries, travelling and all other expenses of agents not paid by commission	448,494 52
Salaries, travelling and other expenses of pay roll auditors	127,467 98
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	578,866 48
Medical examiners' fees and salaries	15,800 07
Inspections	267,259 47
Travelling expenses, home office	28,168 94
State taxes on premiums, Insurance Department licenses and fees	183,770 94
Taxes on capital stock	129,150 00
All other licenses, fees and taxes	11,951 33
Rents	135,635 53
Agents' balances charged off	1,377 19
Gross loss on sale or maturity of bonds and stocks	3,107 25
Gross decrease, by adjustment, in book value of bonds	137,676 74
Profit and loss	445 72
All other expenditure	301,960 82
Total disbursements	$12,513,052 01

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals	$ 230,623 40
Book value of bonds and stocks owned	14,097,941 30
Cash on hand, in trust companies and in banks	998,070 60
Premiums in course of collection	2,004,773 83
Bills receivable	38,868 00
Agents' ledger balances	44,073 25
Total ledger assets	$17,414,350 38

THE TRAVELERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 140,857 62
Market value of stocks over book value	345,488 70
Total	$17,900,696 70
Deduct assets not admitted	469,328 13
Total admitted assets	$17,431,368 57

LIABILITIES.

Total unpaid claims and expenses of settlement	$ 3,650,609 81
Total unearned premiums	5,279,696 12
Advance premiums	7,624 71
Commissions, brokerage and other charges due or to become due to agents or brokers	378,982 02
Due or accrued on account of salaries, rent, expenses, bills, accounts fees, &c	138,879 22
Taxes due or accrued	249,814 00
Special reserves	665,594 94
Total liabilities (excluding capital stock)	$10,371,200 82
Joint stock capital paid up in cash	2,500,000 00
Surplus over liabilities	4,560,167 75
Total liabilities	$17,431,368 57

EXHIBITS OF PREMIUMS.

Accident.

Premiums on policies written or renewed during the year	$ 4,926,711 53
Premiums on policies terminated	4,646,238 09
Net premiums in force at December 31, 1912	3,592,106 93

Employers' Liability.

Premiums on policies written or renewed during the year	$ 9,187,941 92
Premiums on policies terminated	8,431,578 55
Net premiums in force at December 31, 1912	5,741,832 10

Health.

Premiums on policies written or renewed during the year	$ 726,740 41
Premiums on policies terminated	697,574 86
Net premiums in force at December 31, 1912	521,577 45

Workmen's Collective.

Premiums on policies written or renewed during the year	$ 86,910 65
Premiums on policies terminated	82,503 07
Net premiums in force at December 31, 1912	14,077 52

THE TRAVELLERS' INDEMNITY COMPANY OF CANADA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1912.

President—S. C. DUNHAM.
Vice President and General Manager—
FRANK F. PARKINS.

Secretary—GEO. C. G. TRAQUAIR.
Head Office—Montreal.

(Incorporated, April 12, 1907. Dominion license issued March 23, 1909.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for......	$	500,000 00
Amount paid up in cash.......................................		100,000 00

(*For List of Shareholders, see Appendix.*)

LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage—first liens..	$	65,200 00

Bonds and debentures owned by the company:—

		Par Value.		Book Value.		Market Value
*City of Victoria, B.C., 1955, 4 p.c....	$	15,000 00	$	14,887 50	$	13,579 50
*City of London, 1915 to 1918, 4½ p.c.		50,000 00		51,693 00		48,970 50
City of Montreal, 1939, 3½ p.c ..		3,000 00		2,739 30		2,586 60
*City of Lachine, 1949, 4½ p.c.........		10,000 00		10,230 00		9,567 00
†Town of Kenora, 1936, 5½ p.c.......		10,000 00		10,745 00		10,000 00
City of Hamilton, 1920, 4 p.c.........		5,000 00		4,849 50		4,753 00
City of Winnipeg, 1914, 4 p.c..........		5,000 00		4,920 00		4,928 50
Town of Outremont, 1947, 5 p.c.......		3,000 00		3,197 40		3,127 50
Town of Ingersoll, 1940, 4 p.c.........		3,800 00		3,549 58		3,235 32
Total par, book and market values...	$	104,800 00	$	106,811 28	$	100,747 92

Carried out at book value..................................		106,811 28
Cash in Royal Bank, Montreal.............................		15,003 07
Total ledger assets..............................	$	187,014 35
Deduct book value of bonds and debentures over market value...		6,063 36
	$	180,950 99

OTHER ASSETS.

Interest accrued..		2,187 29
Total assets..................................	$	183,138 28

---

*On deposit with Receiver General.
†Of this amount, $6,000 is on deposit with Receiver General.

THE TRAVELLERS' INDEMNITY—*Continued.*

LIABILITIES.

Net amount of unadjusted automobile claims		$ 2,956 73
Net amount of unadjusted sickness claims		2,555 18
Reserve of unearned premiums:—		
Sickness	$ 9,034 32	
Steam Boiler	1,124 74	
Automobile	7,337 66	
Total, $17,496.72; carried out at 80 per cent		13,997 38
Accrued for taxes		422 68
Accrued for salaries, rent, advertising, agency and other expenses		164 20
Total liabilities		$ 20,096 17
Excess of assets over liabilities		$ 163,042 11
Capital stock paid up in cash		100,000 00
Surplus over liabilities and capital		$ 63,042 11

INCOME.

Sickness Risks—			
Gross cash received for premiums	$ 24,013 22		
Deduct return premiums	1,358 72		
Net cash received for sickness premiums		$ 22,654 50	
Steam Boiler Risks—			
Gross cash received for premiums	$ 701 05		
Deduct return premiums	144 30		
Net cash received for steam boiler premiums		556 75	
Automobile Risks—			
Gross cash received for premiums	$ 23,668 42		
Deduct return premiums	4,755 66		
Net cash received for said premiums		18,912 76	
Total net cash received for premiums			$ 42,124 01
Net cash received for interest on investments			8,065 29
Total income			$ 50,189 30

EXPENDITURE.

For Sickness Risks—		
Net amount paid for claims occurring in previous years	$ 2,832 59	
Amount paid for claims occurring during the year	11,812 29	
Total net amount paid for sickness claims	$ 14,644 88	
For Automobile Risks—		
Net amount paid for claims occurring in previous years	$ 7,685 91	
Amount paid for claims occurring during the year	5,195 03	
Total net amount paid for automobile claims	$ 12,880 94	
Total net amount paid for all claims		$ 27,525 82

THE TRAVELLERS' INDEMNITY—*Concluded.*

EXPENDITURE—*Concluded.*

Dividends paid during year at 5 per cent		5,000 00
Commission or brokerage		9,614 99
Paid for salaries of officials, $3,317.76; do., of agents, $1,500.03; travelling expenses, $147.16		4,964 95
Taxes		1,032 16
Miscellaneous expenses, viz:—Surgeons' fees, $116; postage, telegrams, telephones, express, &c., $426.94; exchange, $23.31; rent, $953.45; printing and stationery,$315.47; advertising, $67.56; furniture and fixtures, $169.90; expense, $280.92; legal fees, $685.10		3,038 65
Total expenditure	$	51,176 57

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911	$	188,001 62
Amount of income as above		50,189 30
Total	$	238,190 92
Amount of expenditure as above		51,176 57
Balance, net ledger assets, Dec. 31, 1912	$	187,014 35

RISKS AND PREMIUMS.

Sickness Risks.	No.	Amount.	Premiums thereon.
Gross policies in force Dec. 31, 1911	3,160	....	$ 35,136 80
Taken during year—new and renewed	2,016	....	22,654 50
Total	5,176	....	$ 57,791 30
Deduct terminated	3,721	....	39,722 65
Gross and net in force at Dec. 31, 1912	1,455	....	$ 18,068 65
Automobile Risks.			
Gross policies in force Dec. 31, 1911	822	$ 8,220 000	$ 37,167 73
Taken during the year—new and renewed	497	4,970 000	18,912 76
Total	1,319	$ 13,190 000	$ 56,080 49
Deduct terminated	1,002	10,020 000	41,405 16
Gross and net in force at Dec. 31, 1912	317	$ 3,170 000	$ 14,675 33
Steam Boiler.			
Gross policies in force at Dec. 31, 1911	23	$ 315 000	$ 1,629 87
Taken during year—new and renewed	12	145,000	701 05
Total	35	$ 460 000	$ 2,330 92
Deduct terminated	9	105 000	288 44
Gross and net in force at Dec. 31, 1912	26	$ 355 000	$ 2,042 48

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN R. BLAND. | Secretary—GEORGE R. CALLIS.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—ARTHUR E. KIRKPATRICK. | Head Office in Canada—Toronto.

(Incorporated, March 19, 1896. Commenced business in Canada, March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,500,000 00
Amount subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal, 1939, 3½ p.c.	$ 30,000 00	$26,400 00
" Quebec, 1932, 3½ p.c.	25,000 00	22,750 00
" Ottawa, 1928, 3½ p.c.	40,000 00	36,800 00
" Toronto, 1916, 3½ p.c.	10,000 00	9,750 00
" Toronto, 1918, 4 p.c.	40,000 00	38,800 00
Province of Ontario, 1939, 4 p.c.	50,000 00	48,000 00
C.N.R. Winnipeg Terminal Bonds 1939 4 p.c.	5,000 00	4,900 00
	$ 200,000 00	$ 187,400 00
Special deposit with Quebec Government, viz.:—		
Province of Quebec, 3 p.c inscribed stock, 1937	20,000 00	16,400 00
Special deposit with New Brunswick Govt., viz.:—		
Canadian Northern, Winnipeg Terminals 1939, 4 p.c.	10,000 00	9,800 00
Canadian Northern Ry, Imperial Rolling Stock 1916, 4½ p.c.	13,000 00	12,805 00
Total par and market values	$ 243,000 00	$ 226,405 00

Carried out at market value.......................$ 226,405 00

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

ASSETS IN CANADA—*Concluded.*

Stocks owned by the company in Canada, viz.:—

	Par value.	Market value.
25 Shares Sterling Bank	$ 2,500 00	$ 2,500 00
	$ 2,500 00	$ 2,500 00

Carried out at market value		$ 2,500 00
Cash at head office in Canada		115 89
Interest due, $1,712.50; accrued, $1,036.67		2,749 17
Net amount of outstanding premiums, viz.:—		
Guarantee	$ 13,411 32	
Accident	960 72	
Plate glass	852 39	
Sickness	521 41	
Burglary	694 41	
Steam boiler	162 10	
Employers' liability	5,505 07	
Total	$ 22,107 42	
Less Commission	5,526 85	
		16,580 57
Total assets in Canada		$ 248,350 63

LIABILITIES IN CANADA.

Net amount of Guarantee claims, unadjusted	$ 4,925	
Net amount of Employers' liability claims, unadjusted	14,575	
Net amount of Guarantee claims, resisted, in suit	16,500	
Net amount of Guarantee claims, resisted, not in suit	8,000	
Net amount of Accident claims, unadjusted	225	
Net amount of Plate Glass claims, unadjusted	150	
Net amount of Sickness claims, unadjusted	125	
Net amount of Burglary, claims, unadjusted	125	
Net amount of Steam Boiler claims, unadjusted	400	
Total net amount of unsettled claims for losses		$ 45,025 00
Reserve of unearned premiums, viz.:—		
Guarantee	$ 94,194 86	
Accident	3,634 80	
Plate glass	2,370 02	
Sickness	2,134 52	
Burglary	1,063 53	
Steam boiler	1,183 65	
Employers' liability	29,540 74	
Total, $134,122.12; carried out at 80 p.c.		107,297 70
Taxes due and accrued		2,179 13
Overdraft		216 22
Total liabilities in Canada		$ 154,718 05

INCOME IN CANADA.

Accident Risks.	
Gross cash received for premiums	$ 8,057 97
Deduct return premiums	1,210 05
Net cash received for accident premiums	$ 6,847 92

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

INCOME IN CANADA—*Concluded.*

Employers' Liability Risks.

Gross cash received for premiums	$ 60,156 67	
Deduct return premiums	4,419 24	
Net cash received for employers' liability premiums	$ 55,737 43	

Sickness Risks.

Gross cash received for premiums	$ 3,985 36	
Deduct return premiums	643 00	
Net cash received for sickness premiums	$ 3,342 36	

Burglary Risks.

Gross cash received for premiums	$ 1,844 81	
Deduct return premiums	267 40	
Net cash received for burglary premiums	$ 1,577 41	

Plate Glass Risks.

Gross cash received for premiums	$ 3,042 72	
Deduct return premiums	464 16	
Net cash received for plate glass premiums	$ 2,578 56	

Guarantee Risks.

Gross cash received for premiums	$ 185,048 52	
Deduct return premiums	9,574 47	
Net cash received for guarantee premiums	$ 175,474 05	

Steam Boiler Risks.

Gross cash received for premiums	$ 1,546 40	
Deduct return premiums	70 00	
Net cash received for steam boiler premiums	$ 1,476 40	
Total net cash received for premiums		$ 247,034 13
Received for interest on investments		9,197 50
Total income in Canada		$ 256,231 63

EXPENDITURE IN CANADA.

Accident Risks.

Amount paid for claims occurring during the year	$ 960 27	
Deduct reinsurances	300 00	
Net amount paid for accident claims	$ 660 27	

Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 4,010 43	
Amount paid for claims occurring during the year	$ 17,961 42	
Deduct recoveries and reinsurances	9,379 53	
Net amount paid for said claims	$ 8,581 89	
Total net amount paid for guarantee claims	$ 12,592 32	

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Employers' Liability Risks.

Net amount paid for claims occurring in previous years	$	1,917 45
Amount paid for claims occurring during the year	$	5,184 19
Deduct reinsurances		7 00
Net amount paid for said claims	$	5,177 19
Total net amount paid for employers' liability claims	$	7,094 64

Sickness Risks.

Amount paid for claims occurring during the year	$	463 22
Deduct reinsurances		15 89
Net amount paid for sickness claims	$	447 33

Burglary Risks.

Amount paid for claims occurring during the year	$	120 15

Plate Glass Risks.

Amount paid for claims occurring during the year	$	194 12

Total net amount paid for all claims	$	21,108 83
Commission or brokerage		46,815 86
Paid for salaries of officials, $16,185.77; agents, $16,764.38; travelling expenses, $1,415.94		34,366 09
Paid for taxes		1,955 31
Miscellaneous payments, viz.:—Printing and stationery, $943.87; postage, telephones, express and telegrams, $2,972.15; rent, $1,787.52; advertising, $2,144.47; law fees, $10.35; furniture and fixtures, $792.49; incidentals, $1,513.02		10,163 87
Total expenditure	$	114,409 96

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	9,344	$ 23,117,170	$ 123,305 19
Policies taken during the year, new	3,466	17,195,026	126,390 99
Policies taken during the year, renewed	1,637	14,109,320	63,259 20
Total	14,447	$ 54,421,516	$ 312,955 38
Deduct terminated	2,609	21,444,184	124,565 66
Gross and net in force at December 31, 1912	11,838	$ 32,977,332	$ 188,389 72

Accident Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	166	$ 995,000	$ 2,219 20
Policies taken during the year, new	552	2,177,500	6,008 30
Policies taken during the year, renewed	205	819,000	2,207 45
Total	923	$ 3,991,500	$ 10,434 95
Deduct terminated	277	1,154,500	3,165 35
Gross and net in force at December 31,1912	646	$ 2,837,000	$ 7,269 60

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

	No.	Amount.	Premiums thereon.
Employers' Liability Risks.			
Gross policies in force at date of last statement	44	$ 435,000	$ 4,345 26
Policies taken during the year, new	772	25,438,000	70,460 67
Policies taken during the year, renewed	2	45,000	98 00
Total	818	$ 25,918,000	$ 74,903 93
Deduct terminated	83	1,042,500	15,822 46
Gross and net in force at December 31, 1912	735	$ 24,875,500	$ 59,081 47
Sickness Risks.			
Gross policies in force at date of last statement	45	....	$ 1,364 50
Policies taken during the year, new	174	....	4,118 54
Policies taken during the year, renewed	36	....	1,022 50
Total	255	....	$ 6,505 54
Deduct terminated	67	....	2,236 50
Gross and net in force at December 31, 1912	188	....	$ 4,269 04
Plate Glass Risks.			
Gross policies in force at date of last statement	16	....	$ 365 72
Policies taken during the year, new	169	....	3,852 97
Policies taken during the year, renewed	3	....	15 31
Total	188	....	$ 4,234 00
Deduct terminated	19	....	568 29
Gross and net in force at December 31, 1912	169	....	$ 3,665 71
Burglary Risks.			
Gross policies in force at date of last statement	19	$ 64,000	$ 592 00
Policies taken during the year, new	81	198,975	1,881 37
Policies taken during the year, renewed	10	16,000	290 25
Total	110	$ 278,975	$ 2,763 62
Deduct terminated	26	53,500	636 55
Gross and net in force at December 31, 1912	84	$ 225,475	$ 2,127 07
Steam Boiler Risks.			
Gross policies in force at date of last statement	5	$ 65,000	$ 242 50
Policies taken during the year, new	22	315,000	1,417 50
Policies taken during the year, renewed	3	40,000	58 50
Total	30	$ 420,000	$ 1,718 50
Deduct terminated	5	65,000	159 50
Gross and net in force at December 31, 1912	25	$ 355,000	$ 1,559 00

Total number of policies in force, December 31, 1912......13,685

Total net amount in force, December 31, 1912..................$61,270,307 00

Total premiums thereon.................................... 266,361 61

(*For General Business Statement, see Appendix.*)

APPENDIX A

(Canadian Companies.)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE OR LIFE

AS AT DECEMBER 31, 1912

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF AMERICAN AND BRITISH COMPANIES.

(Fire and other than Fire and Life.)

Alliance Assurance Company, Limited.

J. Hogdson.

American Surety Company of New York.

Col. James Mason, Hon. S. C. Wood.

General Accident Fire and Life Assurance Corporation, Limited.

Peleg Howland, Chairman; D. R. Wilkie.

Guardian Assurance Company, Limited.

K. W. Blackwell, Chairman; J. O. Gravel, Tancrède Bienvenu.

International Casualty Company.

W. C. Nicholl, Hon. F. Carter Cotton, H. N. Galer, F. L. Beecher, A. B. Erskine, W. H. Barker, A. L. Dewar, P. P. McLennan, E. A. C. Studd, Frank J. McDougall, (General Counsel.)

The Liverpool and London and Globe Insurance Company, Limited.

Thos. J. Drummond, Sir Alexander Lacoste, M. Chevalier, W. M. Macpherson.

The London Guarantee and Accident Company, Limited.
(Advisory Board.)

Robert Kilgour.

Lumber Insurance Company of New York.

Dwight J. Turner.

North British and Mercantile Insurance Company.

A. Macnider, Chairman; Charles F. Sise, G. N. Moncel, Wm. McMaster.

Northwestern National Insurance Company of Milwaukee.

J. Ogden Armour, Frederick Layton, Charles Ray, Hon. Jas. G. Jenkins, Washington Becker, Fred Vogel, jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Greene, Grant Fitch, J. H. Tweedy, jr., Robert Camp, W. M. Patton, Alfred F. James, W. D. Reid.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Hon. J. J. Foy, K.C., Godfrey B. Patteson, Sir Wm. Mortimer Clark.

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Edward B. Greenshields.

PHOENIX ASSURANCE COMPANY, LIMITED.

Jas. Reid Wilson, C. W. Dean, Lt.-Col. Frank S. Meighen.

THE ROYAL EXCHANGE ASSURANCE.

H. V. Meredith, Esq., Chairman, J. S. Hough, K.C., Dr. E. P. Lachapelle.

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Trustees: The Royal Trust Company, Fred. W. Evans, Frank F. Parkins.

THE UNION FIRE ASSURANCE COMPANY, PARIS, FRANCE.

Lansing Lewis.

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

Hon. Chas. J. Doherty, G. M. Bosworth, Alphonse Racine, Alex. L. McLaurin.

THE ACADIA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 25, 1913).

C. C. Blackadar, President; A. E. Jones, Vice-President; Donald Keith, Freeman Elliot, Chas. H. Mitchell, Geo. R. Hart, Wm. M. P. Webster.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	Amount subscribed and fully paid up
		$
Andrews, Eva L.	Wolfville, N.S.	400
Archbold, Rev. F. H. W.	Dublin, Ireland	600
Barnes, H. W.	Halifax, N.S.	1,200
Barnstead, Charles A.	“	400
Bath, Carrie	New York, U.S.A.	800
Bayne, A. N.	Halifax, N.S.	1,040
Belcher, estate J. S.	“	400
Bligh, F. P.	“	520
Bligh, H. H.	Ottawa, Canada	2,400
Blackadar, C. C.	Halifax, N.S.	39,560
Boak, Anna M.	Dorchester, Mass.	800
Boak, Mary Anne	Baddeck, C.B.	400
Boggs, Florence M.	Halifax, N.S.	400
Burton, H. P.	Dartmouth, N.S.	1,000
Burton, Charlotte	Halifax, N.S.	920
Burton, Fred M	“	960
Burton, John H.	Cookshire, P.Q.	920
Cabot, Anna M.	Halifax, N.S.	360
Cabot, Richard	“	400
Caldwell, Clara M.	“	400
Campbell, Eliza	“	1,000
Christie, W. Medford & Arthur F. Armstrong, Executors	Windsor, N.S.	1,000
Christie, estate Isabella	Victoria, B.C.	1,200
Costley, Alfred	Halifax, N.S.	3,800
Coffin, estate Peter	Canso, N.S.	2,000
Cogswell, Emily I	Halifax, N.S.	720
Creed, Laura H.	Dartmouth, N.S.	2,360
Crichton, Miss Anne M., in trust	Halifax, N.S.	2,000
Croskill, estate Herbert	“	1,600
Cunningham, Frances A.	New Jersey, U.S.A.	800
Deaf and Dumb Institution	Halifax, N.S.	440
Dunbar, Jane Cotter	Victoria, B.C.	1,600
Duncan, Mary K.	Halifax, N.S.	560
Duncanson, estate Thomas	Ottawa, Canada	960
Eastern Trust Co., trustees	Halifax, N.S	160
Eastern Trust Co. and Rev. F. H. W. Archbold, Trus	“	480
Elliot, estate Mary	Dartmouth, N.S.	760
Elliot, Freeman	Halifax, N.S.	2,440
Elliot, Margaret J	Dartmouth, N.S.	280
Elliot, Alfred	“	1,240
Elliot, R. K.	“	600
Fairie, Annie L.	Montreal, P.Q.	800
Forsyth, estate Alex	Windsor, N.S.	2,440
Fraser, William	Antigonish, N.S.	800
Fraser, William	Pictou, N.S.	1,600
Freeman, Annie A. S	Halifax, N.S.	160
Farquhar, Jessie	“	520
Fordham, Minna F.	“	2,000
Gates, Eleanor F.	“	1,000
Geldert, Jennie A	Windsor, N.S.	1,160
Godfrey, James M	Halifax, N.S.	400
Gordon, estate James	“	5,480
Grant, Lillian D.	“	80
Halifax Industrial School	“	600
Hart, George R.	“	39,680
Hart, Helen C.	“	1,360

THE ACADIA FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed and fully paid up.
		$
Hext, Mrs. Catherine G	London, England	280
Hibbert, W. H. and H. A	Berwick, N.S	800
Home for the Aged	Halifax, N.S	160
Holmes, Annie	Bridgeville, Pictou, N.S	1,200
Howe, Sydenham	Middleton, N.S	640
Hunt, Mary Emma	Halifax, N.S	720
Johnson, S. Fanny	Halifax, N.S	520
Johnston, Agnes B. D	"	920
Jones, A. E	"	30,160
Jones, Kate Dickson	Weymouth, N.S	200
Jordan, Mary M	Halifax, N.S	200
Jordan, Rev. L. H	"	800
Jost, Emma B	"	400
Keith, Donald	"	32,440
Kellogg, Frances H. T	"	120
Kennedy, Estate G. T	Wolfville, N.S	1,000
Kerr, C. J	Halifax, N.S	160
Kerr, estate James	"	800
Kerr, Fanny M	"	400
MacKintosh & Co., J. C	"	160
MacKenzie, J. C	Dartmouth, N.S	600
MacKinlay, A. and H. B. Stairs	Halifax, N.S	320
McNab, John	"	3,000
Matheson, Joseph	Lower L'Ardoise, C.B	4,000
Mitchell, Sophia A	Halifax, N.S	600
Mitchell, C. H	"	34,880
Moren, Zeba	Liverpool, N.S	320
Moren, Martha E	Halifax, N.S	640
Moren, Sarah E	"	1,920
Moren, Mary C	"	200
Morris, Ellen A	Middleton, N.S	200
Muir, D. H	Truro, N.S	1,000
Mulroney, Catherine	Halifax, N.S	1,600
Mumford, Estate M. C	"	400
Munroe, Ashton	Pictou, N.S	400
Mount Allison College	Sackville, N.B	1,320
Nova Scotia Trust Co	Halifax, N.S	400
Oxley, F. H	"	400
Parker, Fanny H	Dartmouth, N.S	4,600
Payzant, W. L., J.Y. Smith, and Eastern Trust Co., Trus.	Halifax, N.S	6,000
Poors Association	"	160
Pickford, Anna B	"	520
Rennie, Jas	Sackville, N.B	200
Richardson, Ella F	Halifax, N.S	200
Ritchie, Eliza	"	1,000
Ritchie, Ella A	"	1,000
Ritchie, Mary W	"	1,000
Ritchie, J. W. P., Trustee	"	720
Ritchie, W. B. A. and T. R. Robertson	Victoria, B.C	640
Ritchie, George	Halifax, N.S	2,000
Roche, William	"	25,120
Roche, Charles	"	2,560
Rosenburg, Emily C	Dartmouth, N.S	800
Ross, Euphemia S	St. John, N.B	840
Scarfe, Alice	Aylesford, Kings Co., N.S	320
Shatford, J. F	Halifax, N.S	600
Shatford, S. S	"	200
Sheils, John	"	4,920
Smellie, Maria C	Brockville, Ont	400
Silver, Estate John	Burin, Newfoundland	800
Smith, Ada L	Halifax, N.S	520
Smith, Letitia M	"	520
Smith, George A	"	520
Smith, J. Elliot	Wolfville, N.S	2,000

THE ACADIA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name	Address.	Amount subscribed and fully paid up.
		$
Smith, Estate S. S. B.	Halifax, N.S.	6,040
Smith, G. M.	Halifax, N.S.	2,000
Smith, O. E.	“	4,000
Stimpson, Florence A.	Sydney, N.S.	1,200
Stanley, Edward	Dartmouth, N.S.	200
Sutherland, Mrs. Elizabeth A. G.	Windsor, N.S.	1,200
Sinclair, M. Jean	Halifax, N.S.	2,000
Sweet, Estate R. J.	“	120
Symonds, Mrs. Wm. S.	“	200
Taylor, George H.	Halifax, N.S.	400
Taylor, Martha J.	“	800
Thomson, Catherine B.	“	400
Tremaine, Estate W. H.	Truro, N.S.	80
Tremaine, Estate Jane	“	120
Tufts, Prof. J. F.	Wolfville, N. S.	6,000
Tufts, Hilda A.	“	4,000
Tullock, D. J.	Dartmouth, N.S.	400
Tullock, M. A.	“	400
Tullock, Edith	“	400
Twining, Alice E.	Halifax, N.S.	760
Uniacke, Frederica D.	Southsea, England	1,120
Uniacke, Mary A.	Halifax, N.S.	800
Urquhart, Barbara	St. Peter's, C.B.	400
Vondy, Agnes J.	Halifax, N.S.	1,000
Webster, Wm. M. P.	“	36,520
Wainwright, Anne H. Estate	“	960
Wainwright, Rev. H. S.	Annapolis Royal, N.S.	400
Wallis, Leander	Halifax, N.S.	200
Wallis, Estate Samuel	“	1,600
Webb, W. H.	“	1,760
White, M. V.	Mid Lothian, Scotland, G.B.	2,000
Woodill, Mrs. John	Rockingham, N.S.	560
Woodil, D. C.	Melrose, Mass.	240
Wright, Amelia S.	Windsor, N.S.	320
Wright, Alice E.	Halifax, N.S.	400
Wright, Helen L.	“	400
Wetherby W. H. & Co.	“	200
Total		$ 400,000

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 26, 1913)

E. E. A. DuVernet, Pres.; H. H. Beck, Vice-Pres.; Geo. P. Reid, C. M. Simpson, A. C. Heighington.

LIST OF SHAREHOLDERS (As at 31st December 1912.)

Name.	Residence.	No. of Shares.	Amount susbcribed.	Amount paid up in eash.
			$	$
Anglin, S.	Kingston	10	400	200
Arthur J. Robins	Collingwood	20	800	400
Abbot Edwin	Brockville	10	400	200
Ainley Norman	Toronto	10	400	200
Booth, Anna E.	Victoria, B.C.	10	400	200
Bowlby, G. Herbert, M.D.	Berlin	50	2,000	1,000
Boeckh, Emil C.	Toronto	10	400	200
Bruce, Edw. W.	“	20	800	400
Barron Wm. Estate of, E.H.Webling Executor	Brantford	10	400	200
Burnley, S. M. & Bro.	Brantford	10	400	200
Boughner, J. C.	Ottawa	5	200	100
Berry, Hartley	Tillsonburg	10	400	200
Bennett, Josiah	Toronto	20	800	400
Brown, Alex., Estate of Elizabeth Brown, Executrix	“	10	400	200
Burgess, H. H.	Owen Sound	10	400	200
Burnham, George	Peterboro	20	800	400
Brown, Miss Sarah	Brantford	5	200	100
Bowie, R.	Brockville	50	2,000	1,000
Burrows, F.	Toronto	5	200	200
Brook, B. F. Estate of (J. N. Hay Executor)	Listowel	50	2,000	1,000
Burrill Wm.	Yarmouth, N.S.	20	800	240
Beck H. H.	Toronto	353	14,120	7,140
Barber, Mrs. Clara L.	Toronto	15	600	300
Craig, James	Toronto	30	1,200	600
Clark, Robert	Goderich	20	800	400
Cowan, John W., Exr's of (Charles T. Starks Extr.)	Toronto	10	400	200
Coates, Daniel H.	Brantford	5	200	100
Copland, W. A.	Collingwood	40	1,600	800
Chant, Sperrin	St. Thomas	10	400	200
Carpenter, E. R.	Collingwood	10	400	200
Campbell, Alexr.	Los Angeles, Cal.	10	400	200
Caldwell, D. Wm.	Peterboro	50	2,000	1,000
Cousin, Miss Annie	Brantford	10	400	200
Collins, J. D.	Peterboro	20	800	600
Cossitt, Newton, Sr.				
Executors—				
J. R. Cossitt	Brockville	50	2,000	1,000
D. A. McDougall	“			
A. A. Fisher	Pembroke			
Clements, L.	Kingston	10	400	200
Cappon Prof. James	Kingston	20	800	400
Cook, Daniel	Georgetown	10	400	200
Cann, Augustus	Yarmouth, N.S.	25	1,000	500
Dupuis, Prof. N. F.	Kingston	20	800	400
Dunlop, H. C.	Goderich	50	2,000	2,000
Dalton, C. C.	Toronto	20	800	400
Dusseau, L. V.	“	10	400	200
Davidson, G. A.	Winnipeg	334	13,360	6,680
Du Vernet, E. E. A.	Toronto	1,998	79,920	39,960
Ego, Angus	Markdale	10	400	200
Fair, Robert	Peterboro	10	400	200
Fife, Mrs. E. J.	Kenora	50	2,000	1,000
Frawley, M. J.	Barrie	20	800	400

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid up in cash.
			$	$
Forrester, A. Exrs of	Mitchell	50	2,000	1,000
Fowler, Dr. George S	Teeswater	10	400	200
Friel, Mrs. J. F.	Chicago, Ill	10	400	200
Gowans, John Exrs of	Toronto	50	2,000	1,000
Gage, W. J	"	50	2,000	1,000
Grobb, Franklin	Brantford	20	800	800
Gillespie, H	Lindsay	10	400	200
Graham Thomas	Fenelon Falls	5	200	100
Govenlock, Wm	Seaforth	50	2,000	1,000
Gallagher, Mrs. Loletia	Teeswater	5	200	100
Galbraith, W. Bredin	Red Deer, Alta	15	600	300
Hallam, John, Exrs of	Toronto	50	2,000	1,000
Hill, Wm. H	Peterboro	25	1,000	500
Heyd, G. D	Brantford	45	1,800	900
Harley, H. E	Brantford	10	400	200
Harley, W. R., Estate	Canning, P. O	10	400	200
Harold, John	Paris	30	1,200	600
Howie, Hugh	Brantford	10	400	200
Hamilton, H. Estate	Toronto	30	1,200	600
Harold, Samuel	Brantford	50	2,000	1,000
Hume, John	Port Hope	10	400	200
Heffernan, Miss M. C	London	10	400	400
Howell, Miss Clara	Victoria, B.C	14	560	280
Heighington, A. C	Toronto	317	12,680	6,340
Holmes, G. H	Owen Sound	20	800	400
Jenkins, Mrs. F. E	Madoc	10	400	200
Johnson, J. A	Consecon	10	400	200
Kilgour, J. S	Toronto	50	2,000	1,000
Kranz, Carl	Berlin	10	400	200
Kerr, John R	Brantford	10	400	200
Kerr, R. J	"	5	200	100
King, Mrs. Alberta	Aurora	5	200	100
Long, Thomas	Toronto	84	3,360	3,360
Lytel, H. J	Lindsay	20	800	400
Leitch, Archibald	St.Thomas	50	2,000	1,000
Logie, G. R	Toronto	5	200	100
Lazier, Mrs. F. H	Toronto	10	400	280
Long, J. J. Jr., in trust	Collingwood	18	720	720
Lytel, Mrs. H. E	Huntsville	20	800	400
Long, C. T. Estate	Toronto	7	280	280
Long, T. P	Collingwood	9	360	360
Macintosh, John A	Toronto	50	2,000	1,000
McLaughlin, R. J	Lindsay	10	400	200
McWilliams, Mrs. E. M	Republic Wash. U. S.	5	200	100
McLean, Thos. Estate	Toronto	10	400	200
McLaughlin Mrs. Mary	Toronto	10	400	200
McPherson Angus	Markdale	10	400	200
McCauley, R	Toronto	10	400	200
McFaul, Dr. A. M	Collingwood	10	400	200
McGee, Mrs. T. D'Arcy	Ottawa	7	280	280
Mills, Prof. James	Ottawa	50	2,000	1,000
Moore, W. P	Toronto	10	400	200
Millman, Dr. Thomas	"	10	400	200
Murray, Mrs. Jean B	Lethbridge, Alta	20	800	400
Murray, Rev. J. L	Toronto	10	400	200
Michie, John F	"	10	400	200
Magwood, J. Exrs of	Lindsay	10	400	200
Middleboro, W. S	Owen Sound	10	400	200
Morgan, J. D	Dundalk	10	400	200
Marsh, Rev. C. H	Lindsay	10	400	200
Mulloy, C. W	Aurora	30	1,200	600
Morrow, R. F	Peterboro	50	2,000	1,000
Murphy, J. E	Toronto	70	2,800	1,400
Neilands, Dr. Jacob	Lindsay	40	1,600	800
Nichol William	Brantford	10	400	200

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$ cts.
Nordheimer, S. C.	Toronto	10	400	200
Nurmberger, A.	Toronto	10	400	200
Nairn, Chas. A.	Goderich	20	800	400
Pinch, John S.	Owen Sound	20	800	400
Philip. D. L., Exrs of	Brantford	10	400	200
Robertson, R. W.	Brantford	50	2,000	1,000
Ranton, W. George	Brantford	10	400	200
Reynolds, P. W., Exrs of	Norwood	10	400	200
Ruston, Thomas	Georgetown	10	400	200
Robson, Thomas	Fenelon Falls	5	200	100
Reid, Geo. P.	Toronto	347	13,880	6,940
Stevens, W. H.	Lindsay	10	400	200
Somerville, W.	Seaforth	10	400	200
Smith, Dr. A. Dalton	Mitchell	50	2,000	1,000
Stenabaugh, Hermon	Brantford	20	800	400
Shapley, W. H.	Toronto	50	2,000	1,200
Sabliere, C. H. R., De La	"	10	400	200
Sinclair, Dr. D. J.	Woodstock	10	400	200
Simpson, Isaac, Exrs of	Kingston	20	800	400
Schell, R. S., Exrs of	Brantford	50	2,000	1,000
Swale, Cecil	Wiarton	10	400	200
Stephens, R. L.	Markdale	10	400	200
Sutherland, James	Newmarket	10	400	400
Somerville, Mrs. Eva	Seaforth	5	200	100
Spotton, Anson	Harriston	20	800	320
Simpson, C. M.	Winnipeg	333	13,320	6,660
Turner, Dr. Henry A.	Millbrook	10	4 0	200
Tom, J. Elgin	Goderich	20	800	400
Terryberry, C. B.	Woodstock	15	600	300
Tranmor, E. G.	Brantford	10	400	200
Tobey, J. D.	Owen Sound	10	400	200
Twoomey Jeremiah	Fenelon Falls	5	200	100
Tudhope, W. R.	Toronto	50	2,000	1,000
Trethewey, Cathirn	"	20	800	400
Toronto General Trusts Corporation	"	18	720	720
Union Life Assce. Co.	"	20	800	400
Verity, Mrs. Minnie	Brantford	10	400	200
Vance, G. M	Shelburne	5	200	100
Verity, W. J.	Brantford	15	600	300
Verity, Percy E.	Brantford	20	800	400
Vrooman, J. P.	Napanee	5	200	100
Waddell, R. R. M.	Peterboro	35	1,400	700
Waddell, Mary	Peterboro	35	1,400	700
Wheeler, Mrs. Annie	St. Paul, Minn	7	280	280
Wickett, S. R	Toronto	5	200	100
Webster, Samuel	Norval	10	400	200
Wood, W. T.	Millbrook	10	400	200
Wilkinson, W. Exrs of	Toronto	5	200	100
Wilks, A. J. (K.C.)	Brantford	5	200	100
Wood Isaac	Kingston	10	400	200
Whitney, Charles	Brantford	25	1,000	500
Williams, W. J.	Brantford	10	400	200
Webster, David	Brantford	10	400	200
Wilson, Thomas	Leamington	1	40	20
Williams, William	Collingwood	10	400	200
Widdifield, W. C.	Newmarket	10	400	200
Wilts, Miss Laura K.	Brantford	10	400	200
Ward, Henry A.	Port Hope	5	200	100
Wilkins, F. W.	Norwood	20	800	400
Watson, F. C.	Sarnia	5	200	100
Totals		6,867	$ 274,680	$ 142,760

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 25, 1913)

Geo. C. Robb, President; Henry N. Roberts, Vice-President; F. G. B. Allan, Charles S. Blake, Lyman B. Brainerd.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	Amount subscribed and paid in cash.
		$ cts.
Allan, F. G. B.	Toronto, Ont.	2,000 00
Brainerd, Lyman B.	Hartford, Conn.	3,000 00
Blake, Charles S.	"	2,000 00
Robb, George C.	Toronto, Ont.	2,000 00
Roberts, Henry N.	"	2,000 00
Hartford Steam Boiler Inspection & Insurance Company	Hartford, Conn.	89,100 00
	Total	$ 100,100 00

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1912.)

Hon. Geo. A. Cox, President; W. R. Brock, Vice-President; Robert Bickerdike, E. W. Cox, D. B. Hanna, Jno. Hoskin, K.C., L.L.D., Alex. Laird, Z. A. Lash, K.C., L. L. D., W. B. Meikle, Geo. A. Morrow, Augustus Myers, Frederic Nicholls, Jas. Kerr Osborne, Col. Sir H. Pellatt, C.V.O., E. R. Wood.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

COMMON STOCK.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Miss Florence	Toronto, Ont	6	150 00	150 00
Agar, R. T	Ingersoll, Ont	10	250 00	250 00
Aitkin, Mrs. Janet	Toronto, Ont	46	1,150 00	1,150 00
Armour, Robert	Montreal, Que	41	1,025 00	1,025 00
Armour, E. Douglas, K.C	Toronto, Ont	20	500 00	500 00
Ardagh, Henry H	"Ardraven", Barrie, Ont	9	225 00	225 00
Ardagh, Miss Anna B	" "	9	225 00	225 00
Atkinson, D. H	Toronto, Ont	5	125 00	125 00
Allen, Mrs. Emma J	"	38	950 00	950 00
Allen, J. K	Newcastle, Ont	8	200 00	200 00
Bain, John	Toronto, Ont	5	125 00	125 00
Barkworth, J. E	Baltimore, Md	20	500 00	500 00
Baker, John T. Est. of	New York	100	2,500 00	2,500 00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont	20	500 00	500 00
Banks, W. H. (In tr.)	Toronto, Ont	1	25 00	......
Bailey, Mrs. P. L	"	5	125 00	125 00
Bailey, P. L	"	20	500 00	500 00
Baxter, Est. of James E	Simcoe, Ont	4	100 00	100 00
Behan, Mrs. Julia	Orange, N.J	13	325 00	325 00
Bedingfield, Geo., Administrator Estate of late W. J. Bryan	Toronto, Ont	10	250 00	250 00
Bell, A. J	Halifax, N.S	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont	11	275 00	275 00
Bickerdike, Robert, M.P	Montreal, Que	119	2,975 00	2,975 00
Biggs, Gertrude L. Mrs	Toronto, Ont	27	675 00	675 00
Blossom, Geo. W	Care of F. S. James & Co., Chicago, Ill	100	2,500 00	2,500 00
Black, Mac. M	Springfield, Ont	5	125 00	125 00
Boswell, A. R., K.C., in trust	Care of A. R. B., Toronto, Ont	2	50 00	50 00
Bond, Exec. of Estate of John M	Toronto, Ont	26	650 00	650 00
Bounsall, Miss Phœbe S	Hamilton, Ont	4	100 00	100 00
Bower, Mrs. Sarah E	Toronto, Ont	20	500 00	500 00
Bowie, Dr. E. F	"	2	50 00	50 00
Boyd, Mrs. Mary H	"	8	200 00	200 00
Boyd, W. Y	Gananoque	5	125 00	63 06
Browne, Rev. Geo	Toronto, Ont	26	650 00	650 00
Brumell, Mrs. Kate W	"	96	2,400 00	2,400 00
Bryan, A. W	"	20	500 00	150 00
Buntin, Estate of Alex	Montreal, Que	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G	"	284	7,100 00	7,100 00
Burton, Geo. F	Toronto, Ont	20	500 00	500 00
Bunnell, Arthur K	Brantford, Ont	5	125 00	125 00
Carey, J.P	Unknown	1	25 00	25 00
Carpenter, E. R	Collingwood, Ont	13	325 00	325 00
Cartwright, John R	Toronto, Ont	12	300 00	300 00
Carpmael, Miss A. C	Armadale, Culverden Park, Road, Tunbridge Wells, Eng.	60	1,500 00	1,500 00
Cathcart, R	Unknown	1	25 00	25 00
Champion, Charles, Est. of	Brantford, Ont	27	675 00	675 00
Champion, Iden W	"	26	650 00	650 00
Chafee, Zechariah, Jr	Providence, R.I	18	450 00	450 00
Chapin, Mrs. C. L	Toronto, Ont	40	1,000 00	1,000 00
Chafee, Zechariah	Providence, R.I	47	1,175 00	1,175 00
Clark, James	Bullocks Corners	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C	Toronto, Ont	13	325 00	325 00

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Clarkson, Edith Mary	Toronto	400	10,000 00	10,000 00
Coutts, James	Ufford, Muskoka	20	500 00	500 00
Cox, Mrs. Annie S	Paris, Ont	26	650 00	650 00
Cox, Hon. Geo. A	Toronto, Ont	844	21,100 00	21,100 00
Cox, Hon. Geo. A., in trust	"	2,000	50,000 00	50,000 00
Cox, Hon. Geo. A. & W. B. Meikle, Joint Trustees	"	850	21,250 00	21,250 00
Cox, Hon. Geo. A., in trust	"	3,200	80,000 00	80,000 00
Cox, E. W	"	66	1,650 00	1,650 00
Cook, C. Pres. and W. G. Helliker, Manager, (Royal Loan & Sav. Co.)	Brantford, Ont	100	2,500 00	2,500 00
Cueksey, R	Chatham, Ont	4	100 00	66 73
Curtis, Frank E	Simcoe, Ont	4	100 00	100 00
Cunningham, Robert, Estate of	Guelph, Ont	50	1,250 00	1,250 00
Davidson, Nancy W	Toronto, Ont	15	375 00	375 00
De Gex, L M	Care of H. S. Rapley, White Horse, Yukon Terr	26	650 00	650 00
Denton, A. Muir	Port Dalhousie, Ont	31	775 00	775 00
Dickson, Robert	St. Marys, Ont	200	5,000 00	5,000 00
Duncan, John, Exec. Est. of Wm. Duncan	Toronto, Ont	17	425 00	425 00
Dundas, Mrs. Amy C	Toronto, Ont	19	475 00	475 00
Dundas, Miss Amy D	"	4	100 00	100 00
Dunham, Mrs. Alice	Boston, Mass	67	1,675 00	1,675 00
Dunlop, H. C	Goderich, Ont	48	1,200 00	1,200 00
Dunlop, James, Administrator	Woodstock, Ont	6	150 00	150 00
Duffett, Walter	Toronto, Ont	20	500 00	500 00
Duffett, Herbert	"	117	2,925 00	2,925 00
Dupuis, Mrs. Annie J	Care of R. Crawford, Kingston, Ont	13	325 00	325 00
Dunnett, Mrs. Jessie	Toronto, Ont	30	750 00	750 00
Elliott, Christopher	Unknown	16	400 00	400 00
Emery, Mrs. C. E. & H. M	Port Burwell, Ont	10	250 00	250 00
Essery, W. H	Toronto, Ont	10	250 00	75 00
Farthings, J. Murray, Trustee	Aylmer, Ont	10	250 00	250 00
Farwell, W. G., in trust	New York	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. Catherine L	Toronto, Ont	45	1,125 00	1,125 00
Ferrier, Mrs. Annie	Care of C. R. McKeown, Orangeville, Ont	7	175 00	175 00
Ferrah, Miss Maggie	Oakville, Ont	1	25 00	25 00
Ferrah, Miss Mary	"	2	50 00	50 00
Fitton, H. W	Brantford, Ont	10	250 00	250 00
Fitton, C. H., M. & H. W., Trus	"	10	250 00	250 00
Fletcher, Robert J	Barrie, Ont	10	250 00	250 00
Forster, Geo	Toronto, Ont	1	25 00	25 00
Freysing, Peter	"	26	650 00	650 00
Fudger, W. E	Winnipeg, Man	22	550 00	550 00
Gamble, Geo	Toronto, Ont	21	525 00	525 00
Gamble, Mrs. Matilda	"	24	600 00	600 00
Gardiner, Samuel	Unknown	1	25 00	25 00
Garrett, Mrs. Alice ,Exec., in trust	Niagara, Ont	55	1,375 00	1,375 00
Garrow, E. F	Toronto, Ont	20	500 00	500 00
Gibson, Rev. John	Thornhill, Ont	10	250 00	250 00
Gilmour, Thomas	Toronto, Ont	50	1,250 00	1,250 00
Gilmour, Miss Jessie	Mimico P. O., Ont	2	50 00	50 00
Godwin, W. H., Est. of	Kingston, Ont	5	125 00	125 00
Gorham, Mrs. Helen D	Milton, Ont	10	250 00	250 00
Hamilton, J. M. & J. H. Sharpe, Execs	San Francisco, Cal	72	1,800 00	1,800 00
Hamilton, Clark & R. V. Rogers, Jr., Trustees	Kingston, Ont	9	225 00	225 00
Hammond, L. D	Chicago, Illinois	40	1,000 00	1,000 00
Haney, Mrs. Annie M	Strathroy, Ont	15	375 00	375 00
Hanlin, Mrs. Helen	Fergus, Ont	8	200 00	200 00
Harris, Arthur B	Clarkson, Ont	13	325 00	325 00
Hay, A. W	Quebec, Que	20	500 00	500 00
Henderson, John	Ottawa, Ont	70	1,750 00	1,750 00

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amoun paid in cash.
			$ cts.	$ cts.
Heribel, Louis Emile	St. Hyacinthe, Que	3	75 00	75 00
Hewson, Mrs. Fannie B	Niagara Falls, Ont	20	500 00	500 00
Hime, W. L. & M. W., in trust	Toronto, Ont	20	500 00	500 00
Hirschberg, Mrs. Mary	St. Louis, Mo	50	1,250 00	1,250 00
Holcroft, H. S	Orillia, Ont	10	250 00	250 00
Hoskin, John, K.C., LL. D	Turnbridge Wells, Eng	280	7,000 00	7,000 00
Howe, Etna D	Toronto, Ont	54	1,350 00	1,350 00
Hodgens, W. S	“	26	650 00	650 00
Hodgens, W. S., in trust	“	26	650 00	650 00
Howson, H. B., Est. of	“	10	250 00	250 00
Hooper, Edward M	St. Catharines, Ont	2	50 00	50 00
Hooper, Mrs. Isabella L	Care of Dr. Hooper, St. Catharines, Ont	2	50 00	50 00
Hutton, Mrs. E. A	Guelph, Ont	20	500 00	500 00
Irving, Mrs. Louisa S	Care of L. H. Irving, Toronto, Ont	3	75 00	75 00
Irwin, J	Strathroy, Ont	20	500 00	500 00
Jackes, Mrs. Kate, Exec	Toronto, Ont	49	1,225 00	1,225 00
Jaffray, Robert	“	200	5,000 00	5,000 00
Kehoe, Christopher, J	Care of F. D. Hirschberg & Co., St. Louis, Mo	50	1,250 00	1,250 00
Kenny, James J., Est. of	Care of J. H. Hunter, Toronto, Ont	79	1,975 00	1,975 00
Kent, Miss Myra	Toronto, Ont	53	1,325 00	1,325 00
Kernahan, J. K	St. Catharines, Ont	10	250 00	250 00
Kirkpatrick, W. M. & A. T., Execs	Care of Wm. Kirkpatrick Toronto	25	625 00	625 00
Kimmerley, P. G	Toronto, Ont	20	500 00	500 00
Knowlton, F. J. G	St. John, N.B	20	500 00	500 00
Larkin, Ellen M., Extx. and H. E. McSloy, Exec. Est. of P. Larkin	St. Catharines, Ont	200	5,000 00	5,000 00
Lavis, Chas., Est., S. Masson, Exec	Belleville, Ont	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D., Trustee	Toronto, Ont	66	1,650 00	1,650 00
Leach, James	Care of Wm. Davies Co., Toronto, Ont	40	1,000 00	1,000 00
Leckie, Miss Sarah	Bullocks Corners, Ont	13	325 00	325 00
Leslie, William	Unknown	2	50 00	50 00
Lester, Thomas W	Hamilton, Ont	22	550 00	550 00
Long, Thomas	Collingwood, Ont	462	11,550 00	11,550 00
Long, Thomas, in trust	“	254	6,350 00	6,350 00
Long, John J., Est. of	Care of Thomas Long, Toronto, Ont	114	2,850 00	2,850 00
MacGillivray, Mrs. Clara D	Kingston, Ont	20	500 00	500 00
Macaulay, Miss C. I	“	20	500 00	500 00
Macdonald, The Baroness	Care of A. V. Sinclair, Ottawa, Ont., 'Earnscliffe"	56	1,400 00	1,400 00
MacKerchar, Donald	Minneapolis, Minn	2	50 00	50 00
MacMahon, H. P	Woodstock, Ont	10	250 00	250 00
MacMahon, H. W	Toronto, Ont	10	250 00	250 00
Maddison, Mrs. Esther A	“	10	250 00	250 00
Marling, Thomas W. B	Care of J. B. Gisborne and Wm. Marling, Montreal, Que	1	25 00	25 00
Marsh, Mrs. Emily Carew	Lindsay, Ont	21	525 00	525 00
Mahony, T. H	Care of Mahony & Hay, Quebec	80	2,000 00	2,000 00
Maughan, Nicholas, Est. of	Care of John W. Maughan, Toronto, Ont	26	650 00	650 00
McCallum, J. Finlay	Edmonton, Alta	5	125 00	125 00
McKay, Geo	Unknown	2	50 00	50 00
McDonald, Mrs. Alice	Guelph, Ont	7	175 00	175 00
McIntosh, James Innes	“	8	200 00	200 00

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount susbcribed.	Amount paid. in cash.
			$ cts.	$ cts.
McKeown, Mrs. Christina Innes	Mrs. C. R. McKeown, care of, C. R. McKeown, Orangeville, Ont	7	175 00	175 00
McCabe, S. L	Lotus, Ont	20	500 00	500 00
McGee, Mrs. Annie (nee Osborne)	Toronto, Ont	13	325 00	325 00
McLaughlin, Dr. R. G	"	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
Meadows, Mrs. Emily M	Wexford, Ireland	24	600 00	600 00
Meikle, W. B	Toronto, Ont	50	1,250 00	1,250 00
Milner, Margaret Flavell	"	12	300 00	300 00
Moran, W. J	Winnipeg, Man	18	450 00	450 00
Mountain, Rev. J. J. S., Execs. Est. of	Cornwall, Ont	102	2,550 00	2,550 00
Munro, Alexander	Toronto, Ont	5	125 00	125 00
Moyna, Rev. Michael	Barrie, Ont	40	1,000 00	1,000 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, Eng	36	900 00	900 00
Morrow, Geo. A	Toronto, Ont	100	2,500 00	2,500 00
Munroe, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus	"	532	13,300 00	13,300 00
National Tr. Co., Ltd	"	668	16,700 00	16,700 00
National Tr. Co., Ltd., Administrators of Est. of John Morrison	"	176	4,400 00	4,400 00
Nicol, Miss Marg't P	Care of Robert Dickson, St. Marys, Ont	10	250 00	250 00
Nicholls, H. A	Richmond Hill, Ont	4	100 00	100 00
Neihaus, Charles	Toronto, Ont	80	2,000 00	2,000 00
Niven, John K. & Co	"	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co	London, Ont	200	5,000 00	5,000 00
O'Flynn, Francis E	Belleville, Ont	16	400 00	400 00
O'Flynn, Philo Walter	Madoc, Ont	17	425 00	425 00
O'Flynn, Harry H	Toronto, Ont	10	250 00	250 00
O'Flynn, Fred W	"	10	250 00	250 00
O'Hara, James	"	6	150 00	150 00
Osborne, James Kerr	Care of Massey-Harris Co., Toronto, Ont	690	17,250 00	17,250 00
Park, James	Toronto, Ont	2	50 00	50 00
Parker, Mrs. M. D	Winnipeg, Man	12	300 00	300 00
Paterson, Miss Helen M	Toronto, Ont	14	350 00	350 00
Paterson, Miss Mary Louise	Care of Rev. T. W. Paterson, Deer-Park, Ont	48	1,200 00	1,200 00
Paterson, Rev. T. W	Deer Park, Toronto, Ont	84	2,100 00	2,100 00
Paterson, John A	Toronto, Ont	2	50 00	50 00
Patrick, Geo. S	Lindsay, Ont	12	300 00	300 00
Pearcy, G. S., in trust	Toronto, Ont	12	300 00	300 00
Pellatt, Col. Sir Henry, C.V.O	Traders Bank Bldg., Toronto	406	10,150 00	10,150 00
Perry, Walter D	Toronto, Ont	280	7,000 00	7,000 00
Philps, E. L	St John, N.B	20	500 00	500 00
Poole, James	Glencoe, Ont	4	100 00	100 00
Porter, John S	Toronto, Ont	34	850 00	850 00
Potts, Mrs. Jane V	Sterling, Ont	20	500 00	500 00
Power, William	Toronto, Ont	4	100 00	100 00
Provident Inv. Co	"	14	350 00	350 00
Pyne, Dr. R. A. and W. F. MacQueen, Executors	Care of R. A. Pyne, Toronto, Ont	8	200 00	200 00
Raikes, Geo., (in trust)	Barrie, Ont	60	1,500 00	1,500 00
Raikes, Geo	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scot	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	Stamford Hill, London N., Eng	10	250 00	250 00
Ridout, Percival F	North Toronto, Ont	30	750 00	750 00
Robinson, Misses H. M. and A. A., Executrices	"Langside", Toronto, Ont	40	1,000 00	1,000 00

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Robinson, Mrs. Elizabeth	Toronto, Ont	50	1,250 00	1,250 00
Rodgers, Dr. J. M	Ingersoll, Ont	4	100 00	100 00
Ross, Fred H	Toronto, Ont	10	250 00	250 00
Rowsell, Mrs. Elizabeth	Toronto, Ont	10	250 00	250 00
Scholfield, Mrs. A. L., (in trust)	Care of Dominion Bank, Guelph, Ont	9	225 00	225 00
Scott, Ann	Unknown	8	200 00	200 00
Scott, C. W	Toronto, Ont	20	500 00	500 00
Shaw, Mrs. Isabel T	Hamilton, Ont	15	375 00	375 00
Sharpe, Miss Clara L	San Francisco, Cal	17	425 00	425 00
Simpson, Benjamin M	Care of Wm. A. Simpson & Son, Philadelphia, Pa	40	1,000 00	1,000 00
Simpson, Charles C	" "	20	500 00	500 00
Simpson, William M	" "	20	500 00	500 00
Sims, P. H	Toronto, Ont	200	5,000 00	5,000 00
Sims, P. H., (in trust)	"	6	150 00	....
Smart, A. M	Care of G. M. Gunn & Son, London, Ont	20	500 00	500 00
Smith, Alexander	Care of Aged Men's Home, Toronto, Ont	40	1,000 00	1,000 00
Smith, Mrs. Jane M., Executrix	Montreal, Que	6	150 00	150 00
Smith, W. W	Raleigh, N. C	40	1,000 00	1,000 00
Smiley, James	Paris, Ont	4	100 00	100 00
Sproule, Mrs. Elizabeth J	Springfield-on-the-Credit	5	125 00	125 00
Staebler, J. M., Estate	Berlin, Ont	10	250 00	75 00
Stewart, James B	Toronto, Ont	4	100 00	100 00
Stewart, Wm. E	"	4	100 00	100 00
Stewart, John and John Duncan, Executors, (in trust)	"	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont	9	225 00	225 00
Strathy, Miss Elizabeth M. L	" "	9	225 00	225 00
Strathy, A. G	Toronto, Ont	9	225 00	225 00
Strathy, Gerard B	"	9	225 00	225 00
Swan, Henry	"	2	50 00	50 00
Taylor, Maria and R. P. Sinclair, Extr	Ottawa, Ont	10	250 00	250 00
Tett, Mrs. Ethel M	Lacombe, Alta	88	2,200 00	2,200 00
Thompson, Robert, Est. of	Care of R. W. Thompson, Toronto, Ont	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M	London, Ont	4	100 00	100 00
Toronto General Trust Corp., (in trust)	Toronto, Ont	210	5,250 00	5,250 00
Toronto General Trusts Corp., Executors Estate of Jane Todd Kirkland	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., Executors Estate of John Gowans	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., Administrators of Est. Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp., (Trustees)	"	30	750 00	750 00
Toronto General Trusts Corp., Executors of Est. of Chas. E. Goad	"	700	17,500 00	17,500 00
Toronto General Trusts Corp., (in trust) "Byrnes"	"	114	2,850 00	2,850 00
Torrance, Rev. Robert D. D	Guelph, Ont	12	300 00	300 00
Townley, W. R	Chicago, Ill	20	500 00	500 00
Turner, Geo. R	MacGregor, Ia	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man	5	125 00	125 00
Turner, J. A. and C	Melfort, Sask	9	225 00	225 00
Wade, Mrs. Lillie M	Brighton	33	825 00	825 00
Walker, Miss Mary L	Ottawa, Ont	24	600 00	600 00
Walker, W. H	"	14	350 00	350 00
Warren, Charles D	Toronto, Ont	1	25 00	25 00
Watson, Mrs. Sarah	"	40	1,000 00	1,000 00
Watson, Mrs. Sarah, (in trust for G. B. and J. M. Watson)	"	85	2,125 00	2,125 00
Watson, Thomas	"	80	2,000 00	2,000 00

BRITISH AMERICA ASSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Weir, James	Unknown	8	200 00	200 00
Western Assurance Co	Toronto, Ont	13,633	340,825 00	340,825 00
Whittier, H. F	Trenton, Ont	18	450 00	450 00
Wilson, Chas. S., Exec. and Trustee of	Toronto, Ont	40	1,000 00	1,000 00
Wilson, John, Est	Unknown	8	200 00	200 00
Wingard, Miss Nora M	Morrisburg	26	650 00	650 00
Wigham, John Walker	Toronto, Ont	40	1,000 00	1,000 00
Wolfe, Mrs. Maude G	Petrolia, Ont	52	1,300 00	1,300 00
Wolfe, Fred, (in trust for F. B. Wolfe)	"	2	50 00	50 00
Wood, Lucinda J	Brantford, Ont	27	675 00	675 00
Woodman, Gordon O	Winnipeg, Man	40	1,000 00	1,000 00
	Totals		$850 000 00	$ 849,029 79

LIST OF PREFERRED SHAREHOLDERS.

Baker, J. T., Est. of	New York City, U.S.A	32	800 00	800 00
Brock, W. R	Toronto, Ont	200	5,000 00	5,000 00
Cox, Hon. Geo. A	"	5,000	125,000 00	125,000 00
Cox, E. W	"	1,000	25,000 00	25,000 00
Dominion Securities Corp., Ltd	"	7,040	176,000 00	176,000 00
Hanna, D. B	"	200	5,000 00	5,000 00
Hodgens, W. S., (in trust)	"	648	16,200 00	16,200 00
Laird, Alexander	"	200	5,000 00	5,000 00
Lash, Z. A., K.C., LL.D.,	"	200	5,000 00	5,000 00
Meikle, W. B., (in trust)	"	1,000	25,000 00	25,000 00
Morrow, G. A., (in trust)	"	2,000	50,000 00	50 000 00
Nicholls, Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., Executors of Est. of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R	Chicago, Illinois, U.S.A	80	2,000 00	2,000 00
Wood, E. R	Toronto, Ont	4,000	100,000 00	100,000 00
	Totals		$550,000 00	$ 550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 26, 1913.)

Hon. C. E. Dubord, President; J. B. Morissette, Vice-President; I. L. Lafleur, J. E. E. Léonard, D. O. E. Denault, N. Drouin, J. E. Roberge, E. H. Huard, E. Lalonde, L. H. Desjardins, T. Meunier.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address	Amount subscribed.	Amount paid in cash.
		$	$
J. B. Morissette	Quebec	13,700	2,740
I. L. Lafleur	Montreal	13,700	2,740
Hon. Chas. E. Dubord	Quebec	20,400	4,080
J. E. E. Léonard	Montreal	13,700	2,740
Théodore Meunier	Montreal	29,500	5,900
Hon. J. E. Roberge	Lambton	39,700	7,940
Eusèbe H. Huard	Megantic	30,200	6,040
Emery Lalonde	Ste Anne de Bellevue	13,700	2,740
D. O. E. Denault	Sherbrooke	15,700	3,140
L. H. Desjardins	Terrebonne	18,700	3,740
Nap. Drouin	Quebec	44,000	8,800
Jos. N. Roy	“	3,300	660
T. Poitras	“	3,300	660
M. Bélanger	“	6,700	1,340
J. Edgar Turgeon	“	6,700	1,340
J. F. Arel	“	10,300	2,060
Jos. Eugène Daigle	Beauport	6,600	1,320
Michel Lynch	“	10,000	2,000
James Lynch	“	3,000	600
Alexis Goulet	“	4,000	800
A. Lafortune	Montreal	6,700	1,340
J. E. Loranger	“	6,700	1,340
G. Berlinguette	“	6,600	1,320
L. Vidal	“	3,300	660
Alb. Loranger	“	3,000	600
R. Larose	“	4,000	800
P. St. Jacques	“	3,400	680
I. Simard	St. Jean	2,700	540
G. Meunier	Montreal	6,700	1,340
D. L Comeau	“	1,000	200
Sully Meunier	“	1,800	360
D. Tougas	“	10,000	2,000
B. A. Charlebois	Waterloo	5,000	1,000
Eugène Huard	Megantic	5,000	1,000
W. Carignan	“	5,000	1,000
J. Dion	“	2,500	500
P. Rousseau	D'Israëli	4,000	800
J. Binette	“	2,000	400
L. A. Lalonde	Ste. Anne	10,000	2,000
Jos. Daoust	“	6,500	1,300
Dr. J. A. Guenette	“	7,000	1,400
Edith Tremblay	“	6,500	1,300
M. Allaire	Sherbrooke	6,500	1,300
A. C. Demers	“	1,500	300
André Veilleux	“	1,500	300
Emile David	“	1,500	300
H. G. Denault	“	3,300	660
W. J. Crochetière	“	5,000	1,000
E. Denault	“	5,000	1,000
G. Denault	“	2,000	400
P. Denault	“	1,700	340
A. Desjardins	Terrebonne	3,700	740
L. E. Chabot	“	3,300	660

BRITISH COLONIAL FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
A. L. Desjardins	Terrebonne	2,000	400
Georges Beausoleil	"	5,000	1,000
A. Cantin	Montreal	5,000	1,000
J. H. Clément	"	5,000	1,000
E. Normandin	"	5,000	1,000
J. A. Guitard	"	5,000	1,000
L. J. Boileau	Montreal	6,500	1,300
M. B. Gravel	"	5,000	1,000
J. W. Lavoie	St. Martin	8,700	1,740
A. Bourgouin	St. François	1,500	300
	Totals	$ 500,000	$ 100,000

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

LIST OF DIRECTORS (As at February 6, 1913.)

Edward Brown, President; Sir Wm. Whyte, K.B.; and Hon. D. Cameron, Vice-Presidents; D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, G. O. Robertson, Jas. Balfour, T. J. S. Skinner, E. P. Davis, K.C.; A. C. Flumerfelt, Thos. L. Wood, Jos. Stauffer.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid in cash.
			$ cts.	$ cts
Andrew, T N	Port Arthur, Ont	25	1,000 00	200 00
Appleton, J	Toronto, Ont	10	400 00	250 00
Archibald, M.G	Kamloops, B.C	25	1,000 00	125 00
Ashton, C. E., M.D	Brantford, Ont	50	2,000 00	250 00
Brydon, Wm	Winnipeg, Man	20	800 00	500 00
Balfour, Jas	Regina, Sask	500	20,000 00	3,000 00
Borden, L. E	Nelson, B.C	50	2,000 00	500 00
Brydges, S. M	“	25	1,000 00	250 00
Burdett, S .W	Winnipeg, Man	15	600 00	600 00
Bryce, G. D., Rev	“	50	2,000 00	2,000 00
Burdett, J. E. A	“	25	1,000 00	1,000 00
Bjornsfelt, G. B	Victoria, B.C	10	400 00	400 00
Brown, Edward	Winnipeg, Man	1,250	50,000 00	10,000 00
Bixel, A. A	Brantford, Ont	25	1,000 00	125 00
Biggar, S. D	Hamilton, Ont	10	400 00	25 00
Bradshaw, J. L	Stratford, Ont	5	200 00	200 00
Beatty J. A	“	25	1,000 00	125 00
Bernhardt, V. B	Preston, Ont	20	800 00	....
Bernhardt, I. B	“	10	400 00	50 00
Burrows, W. A	Brantford, Ont	25	1,000 00	....
Bentham, W	“	75	3,000 00	....
Briscoe, R. A	Galt, Ont	25	1,000 00	....
Calder, Alex	Winnipeg, Man	25	1,000 00	1,000 00
Corbett, S. C., Dr	“	100	4,000 00	2,500 00
Cameron, Jno	“	100	4,000 00	2,500 00
Chapman, Mrs. F. A	Washington, D.C	65	2,600 00	2,600 00
Carter-Cotton, F	Vancouver, B.C	125	5,000 00	5,000 00
Crofts, J. C. T	North Vancouver	200	8,000 00	1,000 00
Cameron, D. C	Winnipeg, Man	250	10,000 00	2,000 00
Craig & Ross	“	200	8,000 00	1,000 00
Cummings, W. J	“	100	4,000 00	2,500 00
Carter-Cotton & Co	Vancouver, B.C	50	2,000 00	2,000 00
Calder, N. F	Winnipeg, Man	25	1,000 00	1,000 00
Campbell, Dr. T	Galt, Ont	10	400 00	....
Cushing, Hon. W. H	Calgary, Alta	100	4,000 00	4,000 00
Conybeare & Church	Lethbridge, Alta	25	1,000 00	250 00
Campbell, P. J	Winnipeg, Man	35	1,400 00	525 00
Crease, E. A	Nelson, B.C	5	200 00	50 00
Creighton, W. T	Winnipeg, Man	30	1,200 00	400 00
Carpenter, A. G	Nelson, B.C	25	1,000 00	125 00
Clare, Fred	Preston, Ont	10	400 00	50 00
Davis, E. P	Vancouver, B.C	250	10,000 00	2,000 00
Dawson, Judge A	Winnipeg, Man	35	1,400 00	575 00
Delbridge, L. M	“	50	2,000 00	1,250 00
Day, E. A	Kelowna, B.C	25	1,000 00	250 00
Darke, F. N	Regina, Sask	100	4,000 00	1,500 00
Evans, R. T	Winnipeg, Man	100	4,000 00	3,250 00
Emmert, H. L	“	100	4,000 00	500 00
Elliott, R. T	Victoria, B.C	250	10,000 00	5,000 00
Foster, F. K	Winnipeg, Man	399	15,960 00	3,564 50
Flumerfelt, A. C	Victoria, B.C	250	10,000 00	2,000 00
Fair, Geo. H	Brantford, Ont	10	400 00	50 00
Forster, F. J. R	Stratford, Ont	40	1,600 00	75 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Fink, Geo	Preston, Ont	25	1,000 00	125 00
Fleming, D. J	Galt, Ont	10	400 00	100 00
Godfrey, A. K	Winnipeg, Man	25	1,000 00	625 00
Graham, W. C	Kamloops, B.C	25	1,000 00	312 50
Gautier, F. E	Winnipeg, Man	5	200 00	66 00
Getty, Edwin J	Galt, Ont	100	4,000 00	500 00
Harvie, R. A	Winnipeg, Man	50	2,000 00	1,250 00
Holden, J.B	Victoria, B.C	25	1,000 00	1,000 00
Halls, F. E	Winnipeg, Man	100	4,000 00	2,500 00
Husband, D. G	Brantford, Ont	5	200 00	25 00
Hughes, W. L	“	10	400 00	50 00
Hollinrake, W. A	“	10	400 00	50 00
Hunter, Jessie G	“	5	200 00	25 00
Husband, Mrs. K. C	Vernon, B.C	50	2,000 00	750 00
Hill, Jno	Brantford, Ont	10	400 00	50 00
Hunter, M. M	Onandaga, Ont	10	400 00	50 00
Halstead, A. B	Carnduff, Sask	50	2,000 00	400 00
Hills, Allan	Galt, Ont	20	800 00	100 00
Hudson, W. S	Preston, Ont	25	1,000 00	....
Ives, W. C	Lethbridge, Alta	50	2,000 00	500 00
James, E	Winnipeg, Man	25	1,000 00	375 00
Kellam, B.A	“	25	1,000 00	200 00
Kennedy, C. W. N	“	750	30,000 00	9,500 00
Langford, T. J	“	25	1,000 00	1,000 00
Landerkin, Henry	Toronto, Ont	250	10,000 00	2,000 00
Langley, A. G	Vancouver, B.C	25	1,000 00	1,000 00
Lent & Jones	Calgary, Alta	50	2,000 00	2,000 00
Lonsdale, J	Winnipeg, Man	75	3,000 00	375 00
Lathrop, O. T	Lethbridge, Alta	10	400 00	400 00
Lloyd-Jones, D	Kelowna, B.C	25	1,000 00	250 00
Lloyd-Jones, W	“	25	1,000 00	250 00
Lyons, J. H	Revelstoke, B.C	20	800 00	100 00
Long, W. E	Brantford, Ont	50	2,000 00	667 00
Layton, J. R	Paris, Ont	10	400 00	....
Laird, J. H	Galt, Ont	25	1,000 00	....
Moody, A. W	Winnipeg, Man	100	4,000 00	3,000 00
Macklin, E. H	“	25	200 00	200 00
Macara, W. E	“	250	10,000 00	2,000 00
Malcolm, Miss M	Newport, R.I	6	240 00	240 00
Merritt, C. M	Vancouver, B.C	100	4,000 00	1,500 00
MacKay, D. S	Winnipeg, Man	25	1,000 00	125 00
Maurer & Wilde	“	50	2,000 00	250 00
Messecar, C. L	Brantford, Ont	100	4,000 00	500 00
McIntyre, J. F	Winnipeg, Man	50	2,000 00	2,000 00
McMunn, R. S	“	50	2,000 00	750 00
McMurtry, W. J	Galt, Ont	25	1,000 00	125 00
McIntyre, P.C	Winnipeg, Man	100	4,000 00	1,500 00
McEwen, M. W	Brantford, Ont	10	400 00	50 00
McMurtry, J. H	Galt, Ont	5	200 00	25 00
McMurtry, E. E	“	5	200 00	25 00
Nelson, H R	Victoria, B.C	25	1,000 00	1,000 00
Ormond, A E	Victoria, B.C	250	10,000 00	2,000 00
Owen, R. H	Minneapolis, Minn	100	4,000 00	....
Pulford, A. H	Winnipeg, Man	50	2,000 00	2,000 00
Popham, E. S	“	50	2,000 00	1,500 00
Prowse, S W	“	25	1,000 00	300 00
Palmer, F. D	Galt, Ont	25	1,000 00	125 00
Palmer, F. H	“	10	400 00	50 00
Parsons, J. A	“	25	1,000 00	....
Richardson, R. D	Winnipeg, Man	25	1,000 00	700 00
Ruttan, H. N	“	50	2,000 00	2,000 00
Robertson, O. A	St.Paul, Minn	250	10,000 00	2,000 00
Runians, E. O	London, Ont	125	5,000 00	2,000 00
Runians, J. E	Calgary, Alta	25	1,000 00	550 00
Robson, H. A	Winnipeg, Man	50	2,000 00	250 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ross, Margaret	Winnipeg, Man	50	2,000 00	250 00
Ryerson, N. W	Brantford, Ont	10	400 00	50 00
Revitzer, Jno	Preston, Ont	25	1,000 00	125 00
Ratz, Jno. H	“	25	1,000 00	....
Stiles, H. B	Winnipeg, Man	25	1,000 00	1,000 00
Shandley, H. H	Victoria, B.C	100	4,000 00	2,000 00
Sproule, W. H	Winnipeg, Man	500	20,000 00	3,250 00
Sprague, D. B	“	25	1,000 00	200 00
Skinner, T. J. S	Calgary, Alta	250	10,000 00	2,000 00
Senkler, J. H	Vancouver, B.C	100	4,000 00	1,500 00
Stevens, R. W	Kelowna, B.C	5	200 00	50 00
Steward, C. A. C	Penticton, B.C	50	2,000 00	250 00
Spence, Jno. A	Brantford, Ont	10	400 00	50 00
Speirs, D. G	Galt, Ont	25	1,000 00	125 00
Sloan, Jno	“	10	400 00	50 00
Stahlschmidt, W	Preston, Ont	25	1,000 00	....
Stauffer, Jos	Galt, Ont	100	4,000 00	500 00
Struthers, R. G	“	25	1,000 00	....
Todd, J. O	Winnipeg, Man	50	2,000 00	2,000 00
Tufford, A. F	St. Thomas, Ont	25	1,000 00	125 00
Vokes, C	Winnipeg, Man	250	10,000 00	2,000 00
Watt, W. L	Long Beach, Cal	25	1,000 00	200 00
Wallace, C. A	Calgary, Alta	50	2,000 00	1,600 00
Williams, D. E	Winnipeg, Man	500	20,000 00	3,000 00
Woodruff, H. S	“	50	2,000 00	500 00
Wade, C. E	“	25	1,000 00	250 00
Wade, A. H	“	25	1,000 00	250 00
White, R. B	“	25	1,000 00	250 00
White, Wm. G	“	100	4,000 00	1,500 00
Whyte, Sir Wm	“	250	10,000 00	2,000 00
Wilson, W. O	Virden, Man	10	400 00	50 00
Wood, T. L	Brantford, Ont	200	8,000 00	750 00
Wilcox, Miss H	“	20	800 00	100 00
Wade, B. J	“	10	400 00	50 00
Wood, D. B	Hamilton, Ont	100	4,000 00	500 00
Whitaker, G. W	Brantford, Ont	10	400 00	50 00
Windell, Miss B	Galt, Ont	5	200 00	25 00
Windell, A. J	“	5	200 00	25 00
Watson, R	Paris, Ont	20	800 00	100 00
Young, Robt	Winnipeg, Man	5	200 00	200 00
Young, C. R	Lethbridge, Alta	50	2,000 00	1,600 00
	Totals		$ 500,000 00	$ 150,000 00

THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 6, 1913.)

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; Hon. S. C. Wood, Hon. N. Currie, Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Commercial Union Assurance Co., Limited...	London, Eng....................	100,300	40,120
R. Wilson-Smith............................	Montreal, P.Q....................	4,000	1,600
Thomas H. Hudson..........................	"	1,000	400
J. S. N. Dougall............................	"	1,000	400
S. H. Ewing................................	"	1,000	400
Hon. S. C. Wood............................	Toronto........................	1,000	400
	Totals................	$108,300	$43,320

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 8, 1913).

Capt. Wm. Robinson, President; F. H. Alexander, Nicholas Bawlf and D. E. Sprague, Vice-Presidents; E. F. Hutchings, E. D. Martin, D. R. Dingwall, E. L. Taylor, E. S. Popham, Andrew Gray, Jonathan Rogers, F. N. Darke, S. D. Lazier: W. T. Alexander, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Mrs. H. T.	Bird's Hill, Man.	5	500 00	500 00
Anderson, Mrs. C. E.	Virden, Man.	10	1,000 00	1,000 00
Armstrong, J. C.	New Westminster, B.C.	45	4,500 00	4,500 00
Adrain, John	St. John's, Nfd.	10	1,000 00	500 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	2,800 00
Alexander, F. H.	"	100	10,000 00	2,800 00
Allen, G. H.	"	50	5,000 00	680 00
Affleck, R. G.	Vancouver, B.C.	80	8,000 00	2,600 00
Armstrong, J. W.	Gladstone, Man.	20	2,000 00	740 00
Allen, A. E.	Victoria, B. C.	25	2,500 00	925 00
Appleton & Partington	Kenora, Ont.	10	1,000 00	370 00
Adam, George	Winnipeg, Man.	10	1,000 00	370 00
Archibald, J. R.	Kamloops, B.C.	10	1,000 00	280 00
Alexander, R. H.	Vancouver, B.C.	30	3,000 00	1,110 00
Archibald, M.G.	Kamloops, B.C.	10	1,000 00	370 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	370 00
Anderson, Jas.	New Westminster, B.C.	30	3,000 00	1,110 00
Adam, David	Birtle, Man.	5	500 00	185 00
Antonieff, Rev. A.	Kozodawince, Russia	30	3,000 00	840 00
Angus, Miss M. C.	Victoria, B.C.	10	1,000 00	370 00
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	190 00
Adolph, H. L.	Brandon, Man.	10	1,000 00	50 00
Anderson, J. R.	Arcola, Sask.	2	200 00	74 00
Allan, H. M.	Weyburn, Sask.	5	500 00	95 00
Anderson, Geo.	Portage la Prairie, Man.	5	500 00	185 00
Abernethy, S.	Vancouver, B.C.	10	1,000 00	280 00
Ashley, D. T.	"	5	500 00	95 00
Austin, H. M.	Victoria, B.C.	10	1,000 00	280 00
Astley, Wm.	Calgary, Alta.	10	1,000 00	280 00
Agar, H. T.	Bird's Hill, Man.	5	500 00	140 00
Agnew, G. A. T., (T D. Agnew, Trustee)	Prince Albert, Sask.	5	500 00	140 00
Aylard, G. H.	Victoria, B. C.	50	5,000 00	1,400 00
Bruce, Estate of John	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, A. G.	Doynton, England	100	10,000 00	10,000 00
Beveridge, Wm.	Cumberland, B.C.	20	2,000 00	1,685 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Oxford, England	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. John's, Nfd.	10	1,000 00	1,000 00
Browning, D.M.	St. John's, Nfd.	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B. C.	10	1,000 00	640 00
Bergeron, Narcisse	Winnipeg, Man.	10	1,000 00	1,000 00
Briercliffe, G.	"	20	2,000 00	2,000 00
Briercliffe, Mrs. E.	"	20	2,000 00	2,000 00
Bridgewater, C.	Victoria, B.C.	20	2,000 00	2,000 00
Baxter, Samuel	"	25	2,500 00	1,000 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Burdett, W. W.	Winnipeg, Man.	20	2,000 00	1,000 00
Bawlf, Nicholas	"	100	10,000 00	4,600 00
Beliveau, H.	"	25	2,500 00	1,150 00
Barrett, J. K.	"	10	1,000 00	460 00
Boger, H. W. O.	"	25	2,500 00	1,150 00
Burdett, S. W.	"	20	2,000 00	920 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			$ cts.	$ cts.
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	370 00
Brown, W. F. H.	Edmonton, Alta.	5	500 00	185 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	370 00
Bailie, Miss M. E.	Winnipeg, Man.	10	1,000 00	370 00
Buchan, Alex.	“	5	500 00	185 00
Brymner, G. D.	New Westminster, B.C.	50	5,000 00	...
Bigg, Spencer	Vernon, B.C.	3	300 00	165 00
Borthwick, Ralph	Victoria, B.C.	100	10,000 00	3,525 00
Bailey, S.O.	“	50	5,000 00	1,850 00
Bryce, William, in trust for G. E. Bryce	“	3	300 00	111 00
Brownlee, Mrs. M. H.	Winnipeg, Man.	5	500 00	185 00
Brownlee, estate Jas.	“	15	1,500 00	555 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	555 00
Burgess, Jos.	Minnedosa, Man.	5	500 00	185 00
Bell, Mrs. Sarah	Victoria, B.C.	25	2,500 00	700 00
Bennett, Mrs. L. J.	North Vancouver, B.C.	10	1,000 00	280 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	370 00
Benson, Dr. J. M.	Winnipeg, Man.	5	500 00	185 00
Baskerville, C. A.	“	25	2,500 00	925 00
Bulyea, Hon. G. H. V.	Edmonton, Alta.	20	2,000 00	740 00
Bethel, William	Beauséjour Man.	5	500 00	185 00
Beaubier, T. J.	Virden, Man.	5	500 00	185 00
Beck, Charles	Yorkton, Sask.	10	1,000 00	280 00
Baker, Mrs. H. C.	Victoria, B.C.	20	2,000 00	740 00
Burnett, M. A. W. S. Burnett, trustee	Armstrong, B.C.	10	1,000 00	280 00
Burnett, J. M.	“	10	1,000 00	280 00
Burnett, E. L.	“	10	1,000 00	280 00
Burnett, J. S.	“	10	1,000 00	280 00
Burnett, W. A.	“	10	1,000 00	280 00
Brownstone, Samuel	Elm Creek, Man.	10	1,000 00	280 00
Bailey, Thos.	Oak Lake, Man.	10	1,000 00	370 00
Bulloch, Wm.	Reston, Man.	20	2,000 00	560 00
Brown, Miss A. B.	Kingston, Ont.	3	300 00	111 00
Beattie, Wm.	Victoria, B.C.	10	1,000 00	370 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	950 00
Boyce, Dr. B. F.	Kelowna, B.C.	100	10,000 00	3,800 00
Bertram, David	“	10	1,000 00	370 00
Brown, D. E.	Manor, Sask.	5	500 00	185 00
Bullis, W. J.	Weyburn. Sask.	5	500 00	185 00
Brydges, S. M.	Nelson, B.C.	20	2,000 00	25 00
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	140 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	280 00
Bridgman, W., in trust	Winnipeg, Man.	5	500 00	95 00
Butchart, R. P.	Tod Inlet, B.C.	200	20,000 00	5,600 00
Brown, W. M.	Eagle Point, Ore.	10	1,000 00	280 00
Black, James	St. John's Nfd.	20	2,000 00	560 00
Brown, A. L.	Broadview, Sask.	5	500 00	140 00
Brook, A. T.	Regina, Sask.	10	1,000 00	280 00
Burry, Mrs. A. M.	Grenfell, Sask.	10	1,000 00	330 00
Bogue, Richard	Moose Jaw, Sask.	5	500 00	185 00
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	280 00
Banninger, Arthur	Windthorst, Sask.	5	500 00	140 00
Bowlt, John	Saskatoon, Sask.	5	500 00	140 00
Braniff, J. J.	Pincher Creek, Alta.	10	1,000 00	230 00
Benson, S. C.	Neepawa, Man.	10	1,000 00	280 00
Bowyer, J. W.	Maple Creek, Sask.	10	1,000 00	280 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	280 00
Balfour, James	“	5	500 00	140 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	280 00
Borland & McIntyre	Saskatoon, Sask.	20	2,000 00	560 00
Bedingfield, Francis	Pekisko, Alta.	50	5,000 00	1,400 00
Blackstock, Malcolm	Victoria, B.C.	20	2,000 00	560 00
Braden, M. H.	Ft. William, Ont.	20	2,000 00	560 00
Brown, W. E.	Strathmore, Alta.	20	2,000 00	380 00
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	1,400 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash
			$ cts.	$ cts.
Botsford, A. F	Red Deer, Alta	5	500 00	140 00
Bruce, A. C., (James Bruce Trustee)	High River, Alta	5	500 00	140 00
Bentley, W. H	Vancouver, B.C	100	10,000 00	500 00
Bentley, W. H	"	100	10,000 00	....
Byer, Henry	Lethbridge, Alta	5	500 00	50 00
Campbell, Angus	Victoria, B C	50	5,000 00	5,000 00
Campbell, Mrs. I. A	"	50	5,000 00	5,000 00
Campbell, Peter	Carman, Man	10	1,000 00	1,000 00
Cathcart, Rev. Nassau,	Guernsey, C.I	10	1,000 00	1,000 00
Cuttle, H. G	Minnedosa, Man	5	500 00	500 00
Cattley, Robt	Winnipeg, Man	50	5,000 00	5,000 00
Clark, William	"	30	3,000 00	3,000 00
Creighton, D. J	Yale, B.C	5	500 00	500 00
Crawford, W. K., (John Crawford, Trustee)	Prince Albert	5	500 00	500 00
Cook, William	St. John's Nfd	10	1,000 00	500 00
Cridge, Rev. Edw	Victoria, B.C	5	500 00	500 00
Careary, S. C	Winnipeg, Man	10	1,000 00	550 00
Cunningham, Robt	Dickens P.O, Man	20	2,000 00	1,100 00
Carey, E. D	Winnipeg, Man	25	2,500 00	1,150 00
Curry, Dr. B. J	"	25	2,500 00	925 00
Carmichael, D. L	Vancouver, B.C	20	2,000 00	740 00
Champion, H. T	Winnipeg, Man	10	1,000 00	370 00
Cran, James	Duncans, B.C	5	500 00	185 00
Clark, A. T	Vancouver, B.C	20	2,000 00	290 00
Cross, J. A	Regina, Sask	5	500 00	185 00
Church, J. W	Victoria, B.C	60	6,000 00	2,400 00
Church, Mrs. E. E	"	10	1,000 00	370 00
Costley, T. D	Kamloops, B.c	10	1,000 00	370 00
Collison, Rev. H. A	Mt. Tolmie, B.C	50	5,000·00	1,400 00
Cruickshank, Miss G. E	Victoria, B.C	10	1,000 00	370 00
Chipperfield, S	Hubbard, Sask	2	200 00	74 00
Cameron, John	Victoria, B.C	5	500 00	185 00
Castell, E. C	Shoal Lake, Man	5	500 00	185 00
Cruickshank, Mrs. M	Victoria, B.C	20	2,000 00	200 00
Caldwell, Jas	Vancouver, B.C	5	500 00	185 00
Corry, Dr. W. Y	"	10	1,000 00	370 00
Campbell, C. F	"	10	1,000 00	370 00
Coldwell, J. A	"	20	2,000 00	560 00
Cooke, J. T	Moosomin, Sask	5	500 00	185 00
Cote, J. L	Edmonton, Alta	15	1,500 00	555 00
Carter, L. E	Saltcoats, Sask	10	1,000 00	370 00
Coke, Dr. C. E	Beausejour, Man	5	500 00	185 00
Cleveland, E. A	Vancouver, B.C	50	5,000 00	1,850 00
Cameron, A. A	Oak Lake, Man	25	2,500 00	925 00
Crotty, H. S	Victoria, B.C	60	6,000 00	2,220 00
Collins, A. H	Gladstone, Man	5	500 00	185 00
Crawford, J. W	Pipestone, Man	5	500 00	140 00
Campbell, C. C	Reston, Man	20	2,000 00	740 00
Chapman, Dr. A. B	"	10	1,000 00	370 00
Chapman, G. H	"	10	1,000 00	370 00
Cartmell, Dr. J. M	Glenboro, Man	10	1,000 00	460 00
Campbell, J. A	Dauphin, Man	10	1,000 00	370 00
Cohen, Samuel	"	5	500 00	185 00
Cameron, Duncan	Gilbert Plains, Man	10	1,000 00	370 00
Copeland, R. A	Kelowna, B.C	20	2,000 00	200 00
Carson, T. A	Glenboro, Man	10	1,000 00	280 00
Comings, C. L	Brandon, Man	20	2,000 00	740 00
Crichton, A. H	Kelowna, B.C	50	5,000 00	950 00
Cooke, E. F	Brandon, Man	10	1,000 00	400 00
Collins, Peter	Calgary, Alta	20	2,000 00	560 00
Crandall, C. E	"	10	1,000 00	370 00
Cowan, H. J	Portage la Prairie, Man.	25	2,500 00	925 00
Cowan, T. H	"	25	2,500 00	925 00
Conway, Mrs. Lydia	Miniota, Man	5	500 00	185 00
Comerford, Patrick	Victoria, B.C	25	2,500 00	340 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Choquette, Arthur	Vancouver, B. C.	5	500 00	95 00
Caldwell, J. E.	Moose Jaw, Sask	50	5,000 00	950 00
Chegwin, Rev. E. J	Moose Jaw, Sask	25	2,500 00	700 00
Campbell, J. F.	Miami, Man	10	1,000 00	100 00
Campbell, D. E	Miami, Man	5	500 00	50 00
Christie, G. D	Victoris, B.C	10	1,000 00	190 00
Crease, E. A	Nelson, B.C	10	1,000 00	280 00
Carey, Charles,	Edmonton, Alta	50	5,000 00	500 00
Carr, C. E	Calgary, Alta	10	1,000 00	280 00
Calvert, S. H	Moosomin, Sask	5	500 00	140 00
Conybeare & Church	Lethbridge, Alta	25	2,500 00	700 00
Copeman, Lesslie	Moose Jay, Sask	5	500 00	140 00
Cooke, E. H	“	10	1,000 00	280 00
Claxton, W. C	Calgary, Alta	10	1,000 00	280 00
Connor, E. L	Pincher Creek, Alta	10	1,000 00	280 00
Clay, Mrs. J. L	Victoria, B.C	50	5,000 00	1,400 00
Cooper, W. J	Portage la Prairie, Man.	25	2,500 00	700 00
Cyr, Adolphus	Pincher Creek, Alta	25	2,500 00	475 00
Clemons, B. L	Prince Albert, Sask	10	1,000 00	280 00
Cawley, S. A	Chilliwack, B.C	20	2,000 00	560 00
Currie Bros	Saskatoon, Sask	10	1,000 00	280 00
Chisholm, Angus R	Edmonton, Alta	100	10,000 00	2,800 00
Crang, Dr. F. W	Strathcona, Alta	10	1,000 00	280 00
Cameron, J. H	Fort William, Ont	10	1,000 00	280 00
Cameron & Co	“	20	2,000 00	560 00
Clark, Charles	High River, Alta	5	500 00	140 00
Ceperley, Rounsfell & Co	Vancouver, B.C	50	5,000 00	1,400 00
Coronation Loan & Investment Co., Ltd	St. John's, Nfld	10	1,000 00	280 00
Duncan, William	Winnipeg, Man	10	1,000 00	1,000 00
Dearman, H. W	“	30	3,000 00	2,100 00
Davis, L. G. B	Victoria, B.C	2	200 00	200 00
Dawson, H. G	Wapella, Sask	10	1,000 00	500 00
Daykin, A. N	Vancouver, B.C	100	10,000 00	3,000 00
Davison, William	New Westminster, B.C.	25	2,500 00	1,420 00
Douglas & Co	Winnipeg, Man	20	2,000 00	920 00
Dingwall, D. R	“	100	10,000 00	4,600 00
Davis, J. T	Minneapolis, Minn	20	2,000 00	1,280 00
Dickson, T. A	Brandon, Man	40	4,000 00	2,340 00
Deans, W. J	“	5	500 00	185 00
Duncan, George	Winnipeg, Man	20	2,000 00	740 00
Denmark, Dr. A. G	Langenburg, Sask	10	1,000 00	370 00
Dunsford, C. R	Fort William, Ont	10	1,000 00	370 00
Dickson, J. T	Victoria, B.C	60	6,000 00	2,220 00
Deans, J. F	“	100	10,000 00	1,900 00
Dudley, J. C	Birtle, Man	10	1,000 00	370 00
Donald, W. A	Virden, Man	10	1,000 00	370 00
Dodson, Frank	Vancouver, B.C	20	2,000 00	740 00
Dynes, T. B	Fleming, Sask	10	1,000 00	370 00
Duxbury, Chas. R	Elkhorn, Man	10	1,000 00	370 00
Drewry, George	Kenora, Ont	50	5,000 00	1,850 00
Douglas, John	Oak Lake, Man	10	1,000 00	370 00
De Long, C. T	Victoria, B.C	5	500 00	185 00
De Long, Mrs. Elizabeth	“	5	500 00	185 00
Docksteader, J. H	Armstrong, B.C	5	500 00	165 00
Docksteader, Mrs. A. E	“	5	500 00	165 00
Dodd, H. R. F	Okanagan Mission, B.C.	10	1,000 00	370 00
Dynes, V. & Son	Penticton, B.C	15	1,500 00	320 00
Douglas, G. S	Victoria, B.C	20	2,000 00	560 00
Dufty, John	Broadview, Sask	10	1,000 00	280 00
Dallas, Harold	Roland, Man	10	1,000 00	100 00
Dimock, W. C	Calgary, Alta	20	2,000 00	560 00
Duncan, W. C	Duncan, B.C	25	2,500 00	700 00
Davie, C. F	Victoria, B.C	10	1,000 00	280 00
DesRosiers, Dr. N	Rockland, Ont	5	500 00	140 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Duncan, W. H	Regina, Sask	25	2,500 00	700 00
Duthie, R. C	Pincher Creek, Alta	10	1,000 00	280 00
Doyle, Alfred	Fort Steele, B.C	50	5,000 00	1,400 00
Dawson, Dr. F. B	Maple Creek, Sask	5	500 00	140 00
Darke, F. N	Regina ,Sask	100	10,000 00	2,620 00
Dirks, A. B	Rosthern, Sask	5	500 00	140 00
Dulmage, Anson	Saskatoon, Sask	10	1,000 00	280 00
De Salis, Capt. H. J. N	Victoria, B. C	10	1,000 00	280 00
Dowler, A. H	Fort William, Ont	50	5,000 00	1,400 00
De Gero, Louis	Penticton, B.C	5	500 00	140 00
Draper, Mrs. Katharine	Vancouver, B.C	5	500 00	95 00
Earp, Mrs. Annie G	Winnipeg, Man	2	200 00	200 00
Earp, Percy	"	5	500 00	500 00
Erzinger, John	"	25	2,500 00	1,150 00
Early, George	"	25	2,500 00	1,450 00
Eilers, Lewis	Victoria, B.C	50	5,000 00	1,850 00
Ellis, Thos	"	25	2,500 00	925 00
Elliott, R. T	"	200	20,000 00	2,000 00
Evans, O. W	Carcross, Y. T	15	1,500 00	555 00
Elford, J. P	Victoria, B.C	50	5,000 00	1,850 00
Elford, J. H	"	20	2,000 00	740 00
Elford, Theophilus	"	10	1,000 00	370 00
Emanuels, S. J	Vancouver, B.C	10	1,000 00	370 00
Eardley, B. A	"	10	1,000 00	370 00
Eardley, Mrs. Janet	"	10	1,000 00	370 00
Elliott, G. W	Medicine Hat, Alta	5	500 00	140 00
England, Charles	Carlstadt, Alta	5	500 00	140 00
Frankfurter, Geo	Winnipeg, Man	20	2,000 00	920 00
Fear, G. N	Banff, Alta	6	600 00	222 00
Fear, W. H	"	6	600 00	222 00
Frame, T. H	Scott, Sask	1	100 00	46 00
Fletcher, Jos	Victoria, B.C	200	20,000 00	4,700 00
Fernie, William	"	100	10,000 00	3,700 00
Flett, J. A	Vancouver, B.C	20	2,000 00	740 00
Falls, Hugh	Ladner, B.C	10	1,000 00	280 00
Fuller, Harry	Victoria, B.C	10	1,000 00	370 00
Frazer, Mrs. E. A	Minnedosa, Man	10	1,000 00	370 00
Frizell, Geo. L	"	5	500 00	185 00
Finch, E. E	Victoria, B.C	10	1,000 00	370 00
Foote, W. A	Revelstoke, B.C	10	1,000 00	370 00
Freeman, G. A	Victoria, B.C	20	2,000 00	740 00
Ferguson, Hugh	Kenora, Ont	10	1,000 00	370 00
Forbes, Adam	Rathwell, Man	10	1,000 00	279 00
Fontana, Peter	Virden, Man	5	500 00	185 00
Framont, Jos	Oak Lake, Man	10	1,000 00	370 00
Ferrier, Rev. Thompson	Brandon, Man	20	2,000 00	740 00
Frederickson, J. S	Glenboro, Man	10	1,000 00	280 00
Forbes, Wilford	Calgary, Alta	10	1,000 00	190 00
Falk, A. A	New Westminster, B.C	50	5,000 00	1,400 00
Foxwell, W. E	Victoria, B.C	10	1,000 00	100 00
Field, Dr. W. H	Swift Current, Sask	10	1,000 00	280 00
Forster, H. T. W	Medicine Hat, Alta	20	2,000 00	529 00
Ferguson, R. N	Victoria, B.C	25	2,500 00	700 00
Fenton, Bessie McK., A. A. King, trustee	Ladner, B.C	5	500 00	140 00
Ferguson, Archibald, jr	Holyoke, Mass	2	200 00	92 00
Foote, A. A. B	Pincher Creek, Alta	10	1,000 00	280 00
Ferguson, James	Gull Lake, Sask	5	500 00	140 00
Froom, A. C	Regina, Sask	20	2,000 00	560 00
Fowler, J. F	Wetaskiwin, Alta	10	1,000 00	280 00
Fudger, W. E	Winnipeg, Man	10	1,000 00	325 00
Garland, Miss M. B	St. John's, Nfld	5	500 00	500 00
Gwynne-Vaughan, Miss E. B	Chilliwack, B.C	5	500 00	500 00
George, W. B	Wapella, Sask	5	500 00	500 00
Gore-Brown, H. T. T	Okanagan Mission, B.C	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver, B.C	10	1,000 00	1,000 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gunn, Robt., sr	Winnipeg, Man	10	1,000 00	1,000 00
Grant, David	Vancouver, B.C	5	500 00	500 00
Genge, L. A	Victoria, B.C	30	3,000 00	1,500 00
Gibson, Andrew	“	20	2,000 00	1,050 00
Gilhuly, R. H	Selkirk, Man	5	500 00	185 00
Guilmet, J. A	Ste. Flavie Sta., Que	10	1,000 00	370 00
Gunn, W. H	Winnipeg, Man	10	1,000 00	370 00
Gunn, Robert	“	10	1,000 00	370 00
Gray, Andrew	Victoria, B.C	100	10,000 00	2,800 00
Galletly, Mrs. M. M	“	10	1,000 00	370 00
Gunn, J. F	Green Ridge, Man	10	1,000 00	370 00
Goodridge, L. A	Edmonton, Alta	100	10,000 00	3,700 00
Gabriel, C. F	Winnipeg, Man	10	1,000 00	370 00
Graham, George	Treherne, Man	5	500 00	95 00
Gibson, M. Lottie	Virden, Man	5	500 00	185 00
Grey, R. J	Oak Lake, Man	10	1,000 00	370 00
Garry, T. H	Willowbrook, Sask	10	1,000 00	280 00
Godley, S. H	Brandon, Man	10	1,000 00	370 00
Grant, Mrs. H. M	Victoria, B. C	100	10,000 00	3,700 00
Girvan, Mrs. L. F	Plumas, Man	5	500 00	185 00
Goodwin, Herbert	Brandon, Man	5	500 00	185 00
Gray, George	Graysville, Man	5	500 00	140 00
Garratt, A. W	Milestone, Sask	10	1,000 00	280 00
Gordon, R. S	Vancouver, B.C	5	500 00	95 00
Gamble, G. S	Regina, Sask	10	1,000 00	280 00
Gallagher, P. J	Nakusp, B.C	10	1,000 00	280 00
Geddes, M. D	Calgary, Alta	20	2,000 00	560 00
Gass, Mrs. Elizabeth	Victoria, B.C	80	8,000 00	2,200 00
Gilker, J. A	Nelson, B.C	20	2,000 00	380 00
Groves, Job	Steveston, B.C	10	1,000 00	190 00
Greig, Mrs. Margaret E	Victoria, B.C	39	3,900 00	....
Garrow, Frederick	Granum, Alta	10	1,000 00	280 00
Gibbs, F. E	Fort William ,Ont	10	1,000 00	460 00
Gross, J. P	Wetaskiwin, Alta	15	1,500 00	420 00
Girvin, Dr. A. W	Strathmore, Alta	5	500 00	140 00
Gourlay, James	Lacombe, Alta	10	1,000 00	280 00
Gibbons, R. V	Lethbridge, Alta	20	2,000 00	560 00
Glattli, Herman	Calgary, Alta	10	1,000 00	370 00
Gibbons, A. V	Lethbridge, Alta	10	1,000 00	280 00
Grant, C. D	Winnipeg, Man	10	1,000 00	280 00
Hamilton, Mrs. Sarah	“	25	2,500 00	2,500 00
Hislop, James	Seymour, Arm, B.C	10	1,000 00	1,000 00
Hamilton, John	Winnipeg, Man	20	2,000 00	2,000 00
Hunter, A. C	Greenridge, Man	25	2,500 00	1,000 00
Hewlings, F. H	Victoria, B.C	10	1,000 00	1,000 00
Hadwin, F. W	Winnipeg, Man	5	500 00	230 00
Hebb, E, H	“	100	10,000 00	4,600 00
Hutchings, E. F	“	100	10,000 00	4,600 00
Hodgson, R. S	“	5	500 00	230 00
Hall, Rev. J. A	“	20	2,000 00	920 00
Hopper, A. T	Moosomin, Sask	5	500 00	185 00
Herron, Curry	Winnipeg, Man	4	400 00	148 00
Herron, Miss M. I	“	1	100 00	37 00
Hume, J. Fred	Nelson, B.C	50	5,000 00	1,670 00
Hunter, James	Greenridge, Man	10	1,000 00	370 00
Hallier, J. A	Edmonton, Alta	20	2,000 00	740 00
Hainsworth, J. S	New Westminster, B.C	10	1,000 00	370 00
Hamilton, A. E	Winnipeg, Man	5	500 00	185 00
Harrison, A. G	Edmonton, Alta	10	1,000 00	280 00
Hose, S. E	Vancouver, B.C	50	5,000 00	1,850 00
Hind, W. T	Moosomin, Sask	30	3,000 00	930 00
Hollingshead, W. J	Winnipeg, Man	30	3,000 00	1,110 00
Hetu, Mrs. Bertha	Edmonton, Alta	20	2,000 00	740 00
Hallett, W. H	Saltcoats, Sask	10	1,000 00	280 00
Hoban, M. J	Beausejour, Man	5	500 00	140 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hoffmeister, R	Vancouver, B.C	50	5,000 00	950 00
Henry, Dr. C. M	Yorkton, Sask	10	1,000 00	280 00
Herriott, William	Souris, Man	10	1,000 00	280 00
Harvey, Charles	Kelowna, B.C	25	2,500 00	925 00
Hughes, Samuel	Grandview, Man	10	1,000 00	280 00
Harvey, James, sr	Kelowna, B.C	25	2,500 00	925 00
Huycke, Dr. A. H	Kelowna, B.C	10	1,000 00	190 00
Hart, Wilfred	Brandon, Man	10	1,000 00	370 00
Hall, G. C	Portage la Prairie, Man.	10	1,000 00	280 00
Hamilton, F. J	Vancouver, B.C	20	2,000 00	380 00
Hyde, W. J	Balgonie, Sask	20	2,000 00	560 00
Hamiltion, Mrs.E. A., J. G. Hamilton, trustee	Wilcox,Sask	5	500 00	95 00
Hutchison, T. W	Swift Current, Sask	5	500 00	140 00
Hepburn,Walter	Vancouver, B.C	25	2,500 00	475 00
Hunter, Capt. William	Toronto, Ont	50	5,000 00	1,850 00
Heisterman, B.S	Victoria, B.C	25	2,500 00	700 00
Holt, T. G	Medicine Hat, Alta	5	500 00	140 00
Haney, C. N	Vancouver, B.C	10	1,000 00	280 00
Harvey, Edward	St. John's, Nfd	20	2,000 00	560 00
Halpin, H. W	Prince Albert, Sask	10	1,000 00	280 00
Hinton, H. R	Pincher Creek. Alta	10	1,000 00	280 00
Hancock, A. J. S	Winnipeg, Man	10	1,000 00	280 00
Harley, Hugh	Swan River, Man	5	500 00	140 00
Hutchinson, Jos	Gull Lake, Sask	25	2,500 00	700 00
Hewitt, E. G	Maple Creek, Sask	10	1,000 00	280 00
Henderson, T .H	Chilliwack, B.C	10	1,000 00	280 00
Hames, W. A. W	Bassano, Alta	10	1,000 00	190 00
Horne, J. T	Fort William, Ont	50	5,000 00	1,400 00
Holmes, W. E. M	High River, Alta	10	1,000 00	190 00
Holden, Dr. D. B	Victoria, B.C	10	1,000 00	280 00
Hume, Alex	Lacombe, Alta	30	3,000 00	570 00
Innes, R. L	Hamilton, Ont	25	2,500 00	2,500 00
Inkster, Hon. Colin	Winnipeg. Man	30	3,000 00	3,000 00
Inksetter, W. E	San Jose, Costa Rica	20	2,000 00	740 00
Ives, F. D	Victoria, B.C	5	500 00	185 00
Irving, R. W	Kamloops, B.C	10	1,000 00	370 00
Ings, J. W	Lineham, Alta	65	6,500 00	4,160 00
Ings, F. W	Nanton, Alta	10	1,000 00	190 00
Jones, Thomas	Winnipeg, Man	20	2,000 00	920 00
Jeffery, Isaac	Winnipeg, Man	4	400 00	148 00
Jefferies, Bernard	Regina, Sask	1	100 00	37 00
Jones, E. W	Moosomin, Sask	5	500 00	185 00
Jones, S. E	Virden, Man	10	1,000 00	370 00
Jack, Alexander	Victoria, B.C	50	5,000 00	2,650 00
Jobin, Edouard	St. Claude, Man	10	1,000 00	100 00
Jones, Joseph	Brandon, Man	10	1,000 00	370 00
Jones, W. R	Vancouver, B.C	50	5,000 00	950 00
Jones, A. E	Milestone, Sask	10	1,000 00	280 00
Jones, Jos	Vancouver, B.C	50	5,000 00	950 00
Jones, Ormond	Neudorf, Sask	10	1,000 00	140 00
Jones, W. H	Nelson, B.C	20	2,000 00	100 00
Jagger, Harold	Moose Jaw. Sask	10	1,000 00	280 00
Jordan, Mrs. E. K	Winnipeg, Man	3	300 00	111 00
Jenkens, C. G	Fort William, Ont	10	1,000 00	280 00
Johns, Samuel	Victoria, B.C	25	2,500 00	475 00
Kinniard, D. McK	Russell, Man	20	2,000 00	2,000 00
Kiddie, Thomas	Vancouver, B.C	25	2,500 00	2,500 00
Kneen, G. V	Montreal, Que	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man	20	2,000 00	1,100 00
Keith, J. C	Vancouver, B.C	100	10,000 00	1,218 65
Kerr, T. W	Vancouver, B.C	50	5,000 00	1,850 00
Kenny, F. J	New Westminster, B. C.	40	4,000 00	1,120 00
Kay, J. D	Victoria, B.C	5	500 00	185 00
Kirk, G. A	"	20	2,000 00	740 00
Kippen, Dr. R. D	Newdale, Man	10	1,000 00	370 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Keith, H. W.	Enderby, B.C.	10	1,000 00	370 00
Keown, Dr. L. D.	Moosomin, Sask.	5	500 00	185 00
Kane, Paul	Rathwell, Man.	10	1,000 00	280 00
Knox, W. J.	Kelowna, B. C.	10	1,000 00	370 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	100 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	230 00
King, Dr. A. A.	Ladner, B.C.	5	500 00	140 00
Kilborn, Miss Jessie	Vancouver, B.C.	5	500 00	140 00
Kettles, Charles	Pincher Creek, Alta.	30	3,000 00	840 00
Kettles, J. N.	" "	10	1,000 00	190 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	1,400 00
Kinnaird, A. Y.	Gull Lake, Sask.	10	1,000 00	280 00
Knox, William	Prince Albert, Sask.	10	1,000 00	280 00
Kempthorne, S. T.	Saskatoon, Sask.	20	2,000 00	560 00
Knight, Robt.	Calgary, Alta.	10	1,000 00	280 00
Lindsay, Mrs. A. G. C.	Mortlach, Sask.	2	200 00	200 00
Lee, Thomas	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, Thomas	Vancouver, B.C.	5	500 00	500 00
Lawson, J. H.	Victoria, B.C.	35	3,500 00	1,925 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	740 00
Lewin, F. E.	McGregor, Man.	10	1,000 00	370 00
Lindsay, J. A.	Victoria, B.C.	150	15,000 00	5,550 00
Larom, W. S.	Davis, Sask.	2	200 00	74 00
Llwyd, T. D. D.	Toronto, Ont.	10	1,000 00	370 00
Lowther, J. S.	Edmonton, Alta.	10	1,000 00	370 00
Lavell, J. R.	Strathcona, Alta.	10	1,000 00	65 00
Lovell, J. B.	Victoria, B.C.	40	4,000 00	1,480 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	370 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	370 00
Law, John	Vancouver, B.C.	50	5,000 00	1,850 00
Lee. William	Moosomin, Sask.	10	1,000 00	370 00
Laycock, Burton (A. Laycock, trustee)	Foxwarren, Man.	10	1,000 00	370 00
Leavens, L. H.	"	10	1,000 00	370 00
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	370 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	370 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	2,800 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	740 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	370 00
Lyons, Mrs. B.M.	Carberry, Man.	5	500 00	185 00
Larue, Stanislas	Edmonton, Alta.	25	2,500 00	1,000 00
Logan & McDonald	Gilbert Plains, Man.	10	1,000 00	370 00
Livingstone, Mrs. A. G.	Deloraine, Man.	5	500 00	185 00
Laidlaw, Rev. R. S.	Brandon, Man.	10	1,000 00	370 00
Lawson, Thomas	Graysville, Man.	10	1,000 00	370 00
Levy, H. E.	Victoria, B.C.	20	2,000 00	740 00
Landers, Mrs. A. L.	Ladner, B.C.	10	1,000 00	280 00
Longpre, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	280 00
Limoges, Benj.	Whitewood, Sask.	20	2,000 00	560 00
LeMessurier, G. W.	St. John's, Nfd.	5	500 00	140 00
Latham, Arthur	Moose Jaw, Sask.	25	2,500 00	700 00
Lowe, W. J.	South Vancouver, B.C.	50	5,000 00	....
Lea, Thomas	Victoria, B.C.	10	1,000 00	280 00
Leeming, Mrs. Cecil	"	10	1,000 00	280 00
Love, Mrs. C. H. M.	"	10	1,000 00	280 00
Lindsay & Mudie	Prince Albert, Sask.	20	2,000 00	560 00
Loggie, W. J.	Wetaskiwin, Alta.	10	1,000 00	280 00
Leverich, Mrs. Vina	Bassano, Alta.	20	2,000 00	375 68
Muir, George	Edinburgh, Scotland	5	500 00	500 00
Maclean, John	Winnipeg, Man.	20	2,000 00	1,370 00
Moon, J. J.	Russell, Man.	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. E. L.	Roblin, Man.	10	1,000 00	1,000 00
Morden, Thomas W.	Pincher Creek, Alta.	5	500 00	500 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Mail, James	Edmonton, Alta	20	2,000 00	2,000 00
MacPherson, Miss A. S	Napanee, Ont	9	900 00	900 00
Mellon, J. J	Edmonton, Alta	50	5,000 00	1,850 00
Mitchell, J. A	Pakan, Alta	5	500 00	500 00
Martin, Cornelius	Kelowna, B.C	25	2,500 00	2,500 00
Montgomery, G. S	Edmonton, Alta	10	1,000 00	500 00
Murray, George	Graysville, Man	10	1,000 00	1,000 00
Milne, Alexander	Winnipeg, Man	20	2,000 00	920 00
Morgan, J. H	“	10	1,000 00	460 00
Martin, E. D	“	100	10,000 00	2,312 50
Martysh, Rev. Basil	Edmonton, Alta	20	2,000 00	740 00
Mullins, P. W	Selkirk, Man	5	500 00	185 00
Macdonald, D. J	Vancouver, B.C	40	4,000 00	1,480 00
Mould, J. W	Edmonton, Alta	50	5,000 00	1,850 00
Macdonald, J. S	“	100	10,000 00	3,700 00
Moore, H. H	Calgary, Alta	50	5,000 00	1,850 00
Maclean, H. A	Victoria, B.C	50	5,000 00	950 00
Munro, estate of G. F	Winnipeg, Man	10	1,000 00	370 00
Mortlock, Ernest	Dominion City, Man	10	1,000 00	370 00
Munroe, Donald	Winnipeg, Man	20	2,000 00	740 00
Morey, Henry	New Westminster	10	1,000 00	370 00
Morton, John	Vancouver, B.C	15	1,500 00	121 25
Mitchell, J. A	Victoria, B.C	200	20,000 00	7,400 00
Mellard, Samuel	Chilliwack, B.C	10	1,000 00	370 00
Muir, James	MacGregor, Man	5	500 00	185 00
Martin, A. E	Newdale, Man	10	1,000 00	370 00
Mathieu, J. A	Rainy River, Ont	50	5,000 00	1,850 00
Morrison, S. R	Vancouver, B.C	40	4,000 00	1,300 00
Moore, F. A	Delia, Alta	10	1,000 00	370 00
Morgan, P. J	Yorkton, Sask	10	1,000 00	370 00
Muskett, A. D	Victoria, B.C	5	500 00	185 00
Musson, H. G	Winnipeg, Man	10	1,000 00	190 00
May, Dr. L. W	Strathcona, Alta	10	1,000 00	280 00
Manning, A. J	Reston, Man	10	1,000 00	370 00
Macmorine, Miss S. L	Brandon, Man	5	500 00	185 00
Matheson, Robt	Victoria, B.C	5	500 00	185 00
Mitchell, J. W	Arrow River, Man	10	1,000 00	370 00
Munroe, James	Winnipeg, Man	10	1,000 00	370 00
Mitchell, W. E. W	Kelowna, B.C	200	20,000 00	5,600 00
Marsh, John	Kipp. Alta	2	200 00	74 00
Megill, Mrs. M. O	Winnipeg, Man	10	1,000 00	290 00
Munroe, Mrs. Barbara	“	5	500 00	140 00
Muir, Donald	Yellow Grass, Sask	10	1,000 00	190 00
Muir, R. H	“ “	10	1,000 00	280 00
Martin, W. M	Regina, Sask	50	5,000 00	3,200 00
Mutter, J. M	Victoria, B.C	50	5,000 00	1,400 00
Martin, Charles	Regina, Sask	10	1,000 00	280 00
Meek, Dr. E. E	Regina, Sask	20	2,000 00	560 00
Mara, John A	Victoria, B.C	200	20,000 00	5,600 00
Manley, Thomas	Prince Albert, Sask	10	1,000 00	280 00
Markle, M. C	Shoal Lake, Man	5	500 00	140 00
May, A. H	Prince Albert, Sask	15	1,500 00	420 00
Martin, F. P. D	Saskatoon, Sask	10	1,000 00	280 00
Morrison, Mrs. B. M., W. N. Morrison, trustee	Lacombe, Alta	15	1,500 00	420 00
Maclachlan, Major R. C	Tipperary, Ireland	21	2,100 00	2,100 00
McIntosh, S. G	Winnipeg, Man	10	1,000 00	1,000 00
McDonald, A. W	Fleming, Sask	10	1,000 00	1,000 00
McDonald, Mrs. E. E	Fleming, Sask	10	1,000 00	1,000 00
McDougall, James	Victoria, B.C	30	3,000 00	3,000 00
McKnight, George	Glenboro, Man	10	1,000 00	500 00
McNabb, Thomas	Turin, Alta	10	1,000 00	1,000 00
McPherson, Daniel	New Westminster, .BC.	30	3,000 00	1,420 00
McKeague, W. W	Winnipeg, Man	50	5,000 00	1,850 00
McLeod, M. H	“	50	5,000 00	2,300 00
McRae, D. A	“	50	5,000 00	2,300 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McArthur, D. A.	Winnipeg, Man.	50	5,000 00	450 00
McKinnon, estate of S.	“	5	500 00	185 00
McBride, William	“	3	300 00	138 00
McGrath, John	“	10	1,000 00	370 00
McCartney, John	Emerson, Man.	10	1,000 00	640 00
McRae, P. J.	Winnipeg, Man.	5	500 00	185 00
McTavish, Dr. F. C.	Vancouver, B.C.	20	2,000 00	200 00
McIntosh, David	Winnipeg, Man.	10	1,000 00	370 00
McBean, William	Ridgeville, Man.	10	1,000 00	370 00
McBean, Angus	Ridgeville, Man.	10	1,000 00	370 00
McLeod, Donald	Keewatin, Ont.	5	500 00	185 00
McKay, James	Minnedosa, Man.	10	1,000 00	460 00
McKay, E. B.	Victoria, B.C.	5	500 00	140 00
McDermott, P. J.	Minnedosa, Man.	5	500 00	185 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	7,400 00
McKechnie, Dr. W. B.	Vancouver, B.C.	10	1,000 00	370 00
McCallum, R. H.	Russell, Man.	15	1,500 00	555 00
McGregor, Allan	Moosomin, Sask.	5	500 00	185 00
McKay, Donald	Armstrong, B.C.	40	4,000 00	970 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	370 00
McCubbin, W. W.	Oak Lane, Man.	10	1,000 00	370 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	460 00
McDougall, R. J. & Son	Lancaster, Ont.	20	2,000 00	740 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	460 00
McIntyre, Peter	“	10	1,000 00	100 00
McGregor, James	“	10	1,000 00	280 00
McGregor, Malcolm	“	10	1,000 00	305 00
McRae, Kenneth	“	5	500 00	95 00
MacPherson, Coleman	Victoria, B. C.	50	5,000 00	1,175 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	280 00
McDonald, J. A.	Roland, Man.	25	2,500 00	700 00
Macdonald, C. S.	Swift Current, Sask.	5	500 00	185 00
McKenzie, Alexander	Vancouver, B.C.	10	1,000 00	280 00
McKenzie, Alexander, Jr.	“	5	500 00	140 00
McKenzie, Mrs. Janet	“	5	500 00	140 00
McDougall, John	Calgary, Alta.	10	1,000 00	280 00
McDonald, A. W.	Vancouver, B.C.	10	1,000 00	190 00
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	475 00
McNeish, Mrs. B. O.	“	25	2,500 00	475 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	2,800 00
McCowan, Mrs. Janet	Portage la Prairie, Man.	10	1,000 00	280 00
McEdward, George	Fort William, Ont.	30	3,000 00	840 00
McNaught, Mathew	Granum, Alta.	10	1,000 00	280 00
McKie, W. R.	Gleichen, Alta.	5	500 00	140 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	700 00
McKellar, Peter	Fort William, Ont.	50	5,000 00	1,400 00
McMurchy, R. D.	Regina, Sask.	10	1,000 00	280 00
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	500 00
McElhoes, F. T.	Strathmore, Alta.	10	1,000 00	280 00
McKenzie, Mrs. Tena	Edmonton, Alta.	10	1,000 00	280 00
McMillan, Miss Eliza	Victoria, B.C.	10	1,000 00	280 00
McLean, Miss Ernestine	Camaguay, Cuba	50	5,000 00	1,750 00
McManus, Michael	Winnipeg, Man.	100	10,000 00	4,600 00
Narracott, Mrs. C. I.	Winnipeg, Man.	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella	Victoria, B.C.	100	10,000 00	10,000 00
Nelson, H. R.	“	10	1,000 00	370 00
Nugent, F. S.	Winnipeg, Man.	275	27,500 00	12,650 00
Nye, T. S.	North Vancouver, B.C.	200	20,000 00	3,800 00
Nelson, Charles	Vancouver, B.C.	50	5,000 00	183 34
Nelson Loan & Investment Company, Ltd.	St. John's, Nfd.	20	2,000 00	740 00
Noble, Francis	Longview, Alta.	10	1,000 00	280 00
Noble, W. J.	High River, Alta.	10	1,000 00	280 00
O'Sullivan, A. L.	New York, N.Y.	100	10,000 00	10,000 00
O'Brien, John	Portage la Prairie.	25	2,500 00	925 00
Oliver, William	Lethbridge, Alta.	25	2,500 00	700 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ohlheiser, Jos	Gull Lake, Sask	5	500 00	140 00
Odell, W. H	Wetaskiwin, Alta	5	500 00	140 00
Partridge, I. O	Sintaluta, Sask	40	4,000 00	4,000 00
Pollock, H.C	Hedley, B.C	5	500 00	500 00
Phair, James	Victoria, B.C	50	5,000 00	2,480 00
Potts, R. J	Vancouver, B.C	5	500 00	50 00
Popham, Dr. E. S	Winnipeg, Man	100	10,000 00	3,700 00
Parr, W. J	Killarney, Man	4	400 00	148 00
Paterson, Alex	Vancouver, B.C	5	500 00	185 00
Pope, Charles	Kenora, Ont	20	2,000 00	740 00
Power, R. A	Victoria, B.C	5	500 00	185 00
Parker, B.C	Kamloops, B.C	10	1,000 00	370 00
Price, A. H	Coquitlam, B.C	10	1,000 00	550 00
Pennington, Walter	Moosomin, Sask	5	500 00	185 00
Patterson, estate of W	Birtle, Man	10	1,000 00	460 00
Paddon, J. A	St. John's, Nfd	10	1,000 00	370 00
Pearson, Mrs. S. E	Winnipeg, Man	5	500 00	185 00
Pawlett, Francis	Yorkton, Sask	5	500 00	185 00
Peterson, Estate of A	Winnipeg, Man	10	1,000 00	370 00
Pitt, Alfred	Dryden, Ont	5	500 00	185 00
Perdue, G. M	Victoria, B.C	100	10,000 00	3,700 00
Powell, I. W	“	100	10,000 00	2,800 00
Potter, A. E	Edmonton, Alta	10	1,000 00	370 00
Price, Mrs. M. A	Calgary, Alta	20	2,000 00	560 00
Pollitt, William	Sperling, Man	5	500 00	185 00
Pender, W. D	Fort Steele, B.C	10	1,000 00	280 00
Partridge, T.E	Sintaluta, Sask	20	2,000 00	560 00
Preston, A. F	Victoria, B.C	100	10,000 00	2,800 00
Parker, Howard	Slocan City, B.C	5	500 00	140 00
Paterson, J. B	Calgary, Alta	20	2,000 00	560 00
Piper, R. S	Fort William, Ont	20	2,000 00	560 00
Plowman, Mrs. M. J	North Vancouver, B.C	25	2,500 00	225 00
Poole, J. I	Lacombe, Alta	5	500 00	140 00
Parlee, H. H	Edmonton, Alta	20	2,000 00	560 00
Piper, H. McK	Fort William, Ont	20	2,000 00	560 00
Park, Dr. A. W	Cochrane, Alta	10	1,000 00	280 00
Pender, Miss Mary	Nanaimo, B.C	5	500 00	140 00
Pender, James	Nanaimo, B.C	10	1,000 00	675 00
Price, Alfred	Calgary, Alta	20	2,000 00	560 00
Quinn, J. W	Brandon, Man	5	500 00	185 00
Redmond, Mrs. M. E	Wingham, Ont	10	1,000 00	1,000 00
Robertson, John	Trearne, Scotland	10	1,000 00	1,000 00
Robertson, Andrew, Jr	Trearne, Scotland	10	1,000 00	1,000 00
Richardson, G. A	Victoria, B.C	10	1,000 00	1,000 00
Ross, Mrs. H. W	Edmonton, Alta	25	2,500 00	2,500 00
Rann, J. S	Vancouver, B.C	10	1,000 00	352 00
Rendell, A. S	St. John's, Nfd	10	1,000 00	1,000 00
Reid, James	Nanaimo, B.C	50	5,000 00	2,110 00
Rugg, E. W	Winnipeg, Man	10	1,000 00	460 00
Robinson, Capt. Wm	Winnipeg, Man	100	10,000 00	3,700 00
Ross, Dr. D. G	Selkirk, Man	5	500 00	185 00
Rutherford, Hon. A. C	Strathcona, Alta	100	10,000 00	2,800 00
Rogers, Jonathan	Vancouver, B.C	100	10,000 00	3,700 00
Rott, H. H. & Son	Emerson, Man	5	500 00	185 00
Rithet, Mrs. V. W	Victoria, B.C	10	1,000 00	370 00
Redshaw, William	Ridgeville, Man	5	500 00	230 00
Ramsay, Walter	Edmonton, Alta	50	5,000 00	500 00
Roy, George	Edmonton, Alta	25	2,500 00	925 00
Rutherford, Mrs. B. F	Stratford, Ont	5	500 00	185 00
Raney, W. D	Moosomin, Sask	5	500 00	185 00
Riehl, Jacob	Winnipeg, Man	10	1,000 00	370 00
Richardson, Wm	Portage la Prairie, Man.	10	1,000 00	370 00
Robinson, J. W	Victoria, B.C	10	1,000 00	370 00
Raymer, H. W	Kelowna, B.C	10	1,000 00	280 00
Runions, J. E	Victoria, B.C	10	1,000 00	280 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Raby, W. G	Calgary, Alta	10	1,000 00	280 00
Redding, J. T	Victoria, B.C	25	2,500 00	50 00
Morris-Reade, George	Whitewood, Sask	20	2,000 00	560 00
Ross, G. H	Calgary, Alta	5	500 00	95 00
Robinson, T. W	Moose Jaw, Sask	50	5,000 00	1,400 00
Rooney, J. P	Swift Current, Sask	10	1,000 00	280 00
Ross, H. S	Moose Jaw, Sask	20	2,000 00	380 00
Robinson, W. J	Bassano, Alta	15	1,500 00	50 00
Reilly, Dawson & Reilly	Regina, Sask	20	2,000 00	560 00
Ranby, A. C	Keoma, Alta	1	100 00	28 00
Robertson, James	Olds, Alta	5	500 00	140 00
Sandgren, J. A	Spokane, Wash	50	5,000 00	5,000 00
Steele, Mrs. F. W	Winnipeg, Man	20	2,000 00	2,000 00
Stevenson, Mrs. S. E	Virden, Man	10	1,000 00	1,000 00
Simpson, H. J	Kentville, N.S	10	1,000 00	1,000 00
Stull, J. F. A	Prince Albert, Sask	20	2,000 00	2,000 00
Schoenan, Mrs. E	Virden, Man	5	500 00	500 00
Sawle, A. L	Athabasca Landing, Alt	6	600 00	150 00
Stone, W. H	Winnipeg, Man	25	2,500 00	2,500 00
Skinner, H. & F. J	Nanaimo, B.C	25	2,500 00	2,500 00
Spicer, H. W	Grenfell, Sask	10	1,000 00	500 00
Stuart, J. F	Winnipeg, Man	50	5,000 00	2,300 00
Sandison, Henry	“	25	2,500 00	250 00
Strevel, G. H	“	50	5,000 00	500 00
Speirs, J. T	“	30	3,000 00	1,380 00
Spear, J. R	“	50	5,000 00	2,300 00
Sprague, D. E	“	100	10,000 00	2,800 00
Sparling, Estate J. W	“	10	1,000 00	500 00
Sparling, F. W	“	10	1,000 00	370 00
Short, James	Calgary, Alta	20	2,000 00	740 00
Stirling, J. T	Edmonton, Alta	20	2,000 00	650 00
Stewart, Miss M. I	Selkirk, Man	5	500 00	185 00
Sutherland, Cecil	Edmonton, Alta	20	2,000 00	740 00
Scott, Hon. Walter	Regina, Sask	10	1,000 00	370 00
Stewart, Duncan	Victoria, B.C	50	5,000 00	1,760 00
Siebenbaum, Henry	Victoria, B.C	25	2,500 00	925 00
Stewart, Alex	“	75	7,500 00	4,125 00
Smith, H.A	Ridgeville, Man	5	500 00	185 00
Smith, J. M	Greenridge, Man	10	1,000 00	370 00
Schmid, Achilles	Edmonton, Alta	25	2,500 00	925 00
Scott, Robert	Mount Tolmie, B.C	50	5,000 00	1,760 00
Simpson. H. C	Virden, Man	5	500 00	185 00
Speers, S. H	Enderby, B.C	10	1,000 00	280 00
Stubbs, L. St. George	Birtle, Man	10	1,000 00	370 00
Seldon, G. E	Vancouver, B.C	20	2,000 00	740 00
Stewart, Geo	Moosomin, Sask	5	500 00	185 00
Scruton, G. R	Beausejour, Man	5	500 00	185 00
Smith, J. H	Elm Creek, Man	10	1,000 00	280 00
Scallion, Bros	Virden, Man	20	2,000 00	740 00
Sandell, T. & A. J	Oak Lake, Man	10	1,000 00	370 00
Stevens, Henry	“	10	1,000 00	370 00
Smith, David	Gladstone, Man	5	500 00	140 00
Stelck, A. H. F	Dauphin, Man	25	2,500 00	700 00
Sutherland, David	“	25	2,500 00	700 00
Snowden, W. H	Morden, Man	10	1,000 00	370 00
Sigmar Bros. & Co	Glenboro, Man	10	1,000 00	280 00
Sayward, J. A	Victoria, B.C	200	20,000 00	7,400 00
Stewart, Miss F. N	“	16	1,600 00	592 00
Shirreff, R. G	Strathcona, Alta	5	500 00	185 00
Sutherland, Mrs. Janet	Gilbert Plains, Man	10	1,000 00	370 00
Snyder, James	Manor, Sask	5	500 00	185 00
Silcox, A. J	Redvers, Sask	5	500 00	185 00
Scott, W. J	Weyburn, Sask	5	500 00	95 00
Silvester, Geoffrey,	Calgary, Alta	20	2,000 00	740 00
Schuster, estate Jos	“	10	1,000 00	190 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Sinclair, Donald	Miniota, Man	5	500 00	140 00
Spankie, Dr. J. E	Vancouver, B.C	10	1,000 00	280 00
Starr, J. C	Winnipeg, Man	5	500 00	140 00
Sharron, C. A	“	15	1,500 00	420 00
St. Denis, Denis	Nelson, B.C	50	5,000 00	1,400 00
Stamper, Daniel	Moose Jaw, Sask	10	1,000 00	280 00
Selwood, F. S	Calgary, Alta	10	1,000 00	280 00
Snider, A. W	Swift Current, Sask	50	5,000 00	1,400 00
Smyth, W. Oswald	“	25	2,500 00	475 00
Sparks, F. F	Vancouver, B.C	50	5,000 00	950 00
Stewart, George	“	150	15,000 00	3,300 00
Simmonds, W. R	Medicine Hat, Alta	10	1,000 00	190 00
Shaw, York	Calgary, Alta	10	1,000 00	280 00
Sumner, A. J. E	Saskatoon, Sask	15	1,500 00	420 00
Sutherland, Mrs. E. M	Macleod, Alta	5	500 00	140 00
Small, Edwin	Maple Creek, Sask	5	500 00	140 00
Salmon, H. L	Victoria, B.C	50	5,000 00	1,400 00
Stanley, Dr. G. D	High River, Alta	5	500 00	140 00
Storey, E. M	Regina, Sask	20	2,000 00	560 00
Smith, A. J	Saskatoon, Sask	10	1,000 00	280 00
Short, C. C	High River, Alta	10	1,000 00	280 00
Smith, G. W	Red Deer, Alta	50	5,000 00	1,400 00
St. Clair, Mrs. Eliza	Victoria, B.C	20	2,000 00	700 00
Sirett, E. J	North Vancouver, B.C	10	1,000 00	350 00
Titley, Rupert—	Toronto, Ont	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C	10	1,000 00	1,000 00
Taylor, E. L	Winnipeg, Man	100	10,000 00	3,700 00
Taylor, H. H	Chilliwack, B.C	5	500 00	230 00
Turnbull, J. H	Winnipeg, Man	100	10,000 00	4,600 00
Tobin, A. H	Victoria, B.C	20	2,000 00	740 00
Thomson, George	Winnipeg, Man	5	500 00	185 00
Thomson, H. B	Victoria, B.C	100	10,000 00	3,700 00
Toms, L. W	“	50	5,000 00	1,850 00
Taylor, Mrs. G. M	“	10	1,000 00	370 00
Talbot, G. R	“	50	5,000 00	1,850 00
Tomalin, Mrs. E. A., W. J. C. Tomalin, trustee	“	5	500 00	50 00
Tyson, George	Vancouver, B.C	10	1,000 00	190 00
Thompson, Mrs. A. G	South Vancouver, B.C	5	500 00	140 00
Thorburn, W. C	Broadview, Sask	25	2,500 00	700 00
Thompson & Baker	Moose Jaw, Sask	25	2,500 00	700 00
Tracksell, E. M	Victoria, B.C	100	10,000 00	2,800 00
Taylor, W. E	Toronto, Ont	5	500 00	185 00
Taylor, James	Calgary, Alta	5	500 00	95 00
Turgeon, Mrs. R. A	Cranbrook, B.C	50	5,000 00	1,400 00
Taylor, Hilliard	Winnipeg, Man	10	1,000 00	280 00
Vaughan, L. S	Selkirk, Man	10	1,000 00	370 00
Vereker, J. E. P	Kenora, Ont	25	2,500 00	925 00
Van Kleeck, Dr. P. D	Armstrong, B.C	20	2,000 00	740 00
Vicars, W. G	Qu'Appelle, Sask	10	1,000 00	190 00
Van Houten, W. J	Vancouver, B.C	200	20,000 00	....
Van Egmond, W. G	Regina, Sask	20	2,000 00	560 00
Van Decar, L. B	Victoria, B.C	50	5,000 00	500 00
Vigar, F. C	Gleichen, Alta	50	5,000 00	1,040 00
Vigar, C. F., F. C. Vigar, trustee	“	5	500 00	140 00
Van Houten, Mrs. M. O	Nanaimo, B.C	50	5,000 00	950 00
Wright, W. J	Victoria, B.C	20	2,000 00	2,000 00
Wolrige, Edward	“	25	2,500 00	1,555 00
Winter, Mrs. Sarah	Fleming, Sask	5	500 00	500 00
Willoughby, Charles	Regina, Sask	50	5,000 00	3,200 00
Williams, A. A. G	Lampman, Sask	1	100 00	100 00
Wainwright, R. S	Winnipeg, Man	20	2,000 00	1,190 00
Wasson, Dr. H. J	Victoria, B.C	50	5,000 00	3,110 00
Wilkes, John	Winnipeg, Man	10	1,000 00	460 00
Waddell, Thomas	“	25	2,500 00	1,150 00
Wynne, Major J. R	“	100	10,000 00	7,300 00

THE CANADA NATIONAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Wallace, C. A.	Calgary, Alta.	35	3,500 00	1,700 00
West, T. A.	Winnipeg, Man.	8	800 00	296 00
Williamson, R. T.	Fort Saskatchewan, Alta	50	5,000 00	1,850 00
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	1,850 00
Weiler, Mrs. E. J.	Victoria, B.C.	50	5,000 00	1,625 00
Walls, L. T.	Winnipeg, Man.	3	300 00	111 00
White, Mrs. E. L.	Vancouver, B.C.	10	1,000 00	437 50
Walker, R. E.	Caledonia, Ont.	5	500 00	185 00
Walker, R. A.	"	1	100 00	37 00
Walker, Dr. R. Eden	New Westminster, B.C.	25	2,500 00	925 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	3,700 00
Wilson, W. & J.	"	100	10,000 00	3,700 00
Woods, J. E.	Pincher Creek, Alta.	100	10,000 00	3,250 00
Williamson, Wm.	Vancouver, B.C.	5	500 00	185 00
Wilson, James	New Westminster, B.C.	20	2,000 00	650 00
Wogan-Wainewright, C.	Virden, Man.	20	2,000 00	600 00
Wilson, David	Victoria, B.C.	20	2,000 00	740 00
Williams, Herbert	Fort Frances, Ont.	50	5,000 00	1,850 00
Woelfle, C. A.	Moosomin, Sask.	5	500 00	185 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	370 00
Wolrige, Frederick	Victoria, B.C.	20	2,000 00	560 00
Wallace, W. H.	Dauphin, Man.	20	2,000 00	560 00
Wallace, A. W.	"	10	1,000 00	370 00
Wade, A. H.	Penticton, B.C.	10	1,000 00	370 00
White, Dr. R. B.	"	20	2,000 00	560 00
Wilson, O. K.	Milestone, Sask.	100	10,000 00	1,000 00
Westbrook, A. E.	Rouleau, Sask.	20	2,000 00	380 00
Willis, Robert	Vancouver, B.C.	25	2,500 00	250 00
White, Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	1,400 00
White, C. J.	Vancouver, B.C.	10	1,000 00	280 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	280 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	140 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	420 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	280 00
Wilkinson & Putnam	Prince Albert, Sask.	10	1,000 00	280 00
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	280 00
Weaver, Dr. H. D.	Saskatoon, Sask.	10	1,000 00	370 00
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	190 00
White, Mrs. A. J., Dave White, trustee	Banff, Alta.	10	1,000 00	280 00
Wood, W.D.	Vancouver, B.C.	20	2,000 00	700 00
Wallace, Miss Blanche	Toronto, Ont.	10	1,000 00	100 00
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Mrs. J. H.	Murray, Ont.	5	500 00	500 00
Yates, Rowland	Victoria, B.C.	10	1,000 00	460 00
Young, Hugh	Tranent, Scotland	10	1,000 00	280 00
	Totals	20,554	$2,055,400 00	$ 766,654 92

THE CANADA WEATHER INSURANCE COMPANY.

LIST OF DIRECTORS (As at January 31, 1913.)

A. Beverley Welford, Angus McKay, Geo. W. Hunt, Frederick Millman, Jas. B. MacLaren.

LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Adams, Hy	Embro, Ont	200 00	200 00
Atmore, T. S	St. George, Ont	200 00	200 00
Alexander, J	Palermo, Ont	200 00	200 00
Anderson & Tannahill	Cobourg, Ont	100 00	100 00
Appel, Wm. M	Tavistock, Ont	100 00	100 00
Ashley, R. B	Brampton, Ont	100 00	100 00
Armour, Mary, administratrix of the estate of A. Armour, deceased	Brantford, Ont	200 00	200 00
Adamson, E. H	Winterbourne, Ont	200 00	200 00
Atkinson, C. E	Newport, Ont	100 00	100 00
Armstrong, B. J	Orangeville, Ont	100 00	40 00
Adams, E. L	McGregor, Ont	100 00	100 00
Armstrong, B. J	Grimsby, Ont	100 00	....
Andrews, Anger & Co	Carman, Man	500 00	200 00
Estate of W. E. Brooking, deceased	Dundas, Ont	100 00	100 00
Ball, J. W	Tillsonburg, Ont	100 00	100 00
Barker, Wm	Princeton, Ont	100 00	100 00
Bechtel, A	Baden, Ont	100 00	100 00
Bechtel, G	"	200 00	200 00
Bellamy, J. J	Kirkton, Ont	100 00	100 00
Biggar, J. C	Mohawk, Ont	100 00	100 00
Black, G. D	Ayr, Ont	100 00	100 00
Boulter, W	Demorestville, Ont	100 00	100 00
Broughton, H. S	Bradford, Ont	100 00	100 00
Burgis, E. A	Burford, Ont	400 00	400 00
Burton, M. E	Hamilton, Ont	100 00	100 00
Brown, Jno	Oxford Centre, Ont	800 00	800 00
Badder, Chas	Dresden, Ont	100 00	100 00
Brewer, A. J	Bothwell, Ont	100 00	100 00
Bell, L	Tiverton, Ont	100 00	100 00
Biggar, W. H	Mohawk, Ont	100 00	100 00
Brooking, W. H	Dundas, Ont	100 00	100 00
Buckel, Jno	New Hamburg, Ont	100 00	100 00
Brown, Jacob	Nanticoke, Ont	100 00	100 00
Berdux P. J	Wellesley, Ont	200 00	200 00
Bond & Realty Ltd	Toronto, Ont	38,000 00	3,990 00
Baker, A. T	Port Dalhousie, Ont	100 00	100 00
Brown, Jas	Lurgan, Ont	100 00	100 00
Brown, Thos	Varency, Ont	100 00	100 00
Broughton, V. E	Bradford, Ont	100 00	100 00
Blackburn, P. C	Chatham, Ont	100 00	100 00
Bowman, G. A	Conestogo, Ont	200 00	200 00
Brubacher, A. B	St. Jacobs, Ont	100 00	100 00
Baechler, A	Tavistock, Ont	100 00	100 00
Boothe, P. J	Toronto, Ont	100 00	100 00
Bacon, J. A	Alton, Ont	100 00	100 00
Bundscho, S	Shakespere, Ont	100 00	100 00
Brock, Geo	Adelaide, Ont	100 00	100 00
Brown, J. S	Laurel, Ont	100 00	40 00
Blakie, A. J	White Oak, Ont	100 00	40 00
Blair, Geo	Belfountain, Ont	200 00	200 00
Brown, J. C	Lamon, Ont	100 00	40 00
Backus, M	Chatham, Ont	100 00	100 00
Bingemen, B. J	Bridgeport, Ont	200 00	200 00

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bunting, W. H.	St. Catharines, Ont.	100 00	100 00
Brush, B.	Chatham, Ont.	100 00	40 00
Brooksbank, W. H.	Eberts, Ont.	100 00	40 00
Bickell, J. J.	Peterboro, Ont.	100 00	40 00
Baragar, P. B.	Arcola, Sask.	200 00	80 00
Book, J. A.	Grimsby, Ont.	200 00	80 00
Campbell, A.	Woodville, Ont.	100 00	100 00
Campbell, P.	Merton, Ont.	100 00	100 00
Campbell, W. L.	Bradford, Ont.	100 00	100 00
Caister, E.	Tavistock, Ont.	100 00	100 00
Chantler, J. G.	Beeton, Ont.	100 00	100 00
Clarkson, Wm.	Sweabourg, Ont.	100 00	100 00
Clinton, Wm.	Wellington.	100 00	100 00
Cowie, Geo.	Brantford, Ont.	100 00	100 00
Cuncannon, Wm.	Didsbury, Alta.	100 00	100 00
Chapin, T. F.	Beeton, Ont.	100 00	100 00
Clark, J. W.	Cainsville, Ont.	100 00	100 00
Crerar, A.	Lisbon, Ont.	100 00	100 00
Chapman, J. G.	St. Thomas, Ont.	100 00	100 00
Crumback, J. S.	Mohawk, Ont.	500 00	500 00
Clark, Wm. I.	Alliston, Ont.	100 00	100 00
Crumback, J. M.	Oakland, Ont.	100 00	100 00
Campbell, J. H.	Brantford, Ont.	100 00	100 00
Caskey, Jas.	Kincardine, Ont.	100 00	100 00
Coombs, Geo. R.	Guelph, Ont.	100 00	100 00
Connon, Jno.	Hamilton, Ont.	100 00	100 00
Croft, D.	Tavistock, Ont.	100 00	100 00
Campbell, Don.	Ballinafad, Ont.	100 00	100 00
Coad ,Geo.	Alliance, Ont.	100 00	100 00
Campbell, P. D.	Chatham, Ont.	400 00	400 00
Campbell, R. B.	Armow, Ont.	100 00	100 00
Campbell, D. J.	Strathroy, Ont.	100 00	100 00
Cation, W. J.	Snelgrove, Ont.	100 00	100 00
Campbell, T.	Fernhill, Ont.	100 00	100 00
Church, H. L.	Stoney Creek, Ont.	100 00	100 00
Cousins, S. J.	Belmont, Ont.	100 00	40 00
Cation, J. B.	Snelgrove, Ont.	100 00	100 00
Corbett, W. L.	Brinsley, Ont.	100 00	100 00
Cerswell, J. H.	Bond Head, Ont.	100 00	100 00
Carpenter, G. H.	Fruitland, Ont.	100 00	100 00
Coulter, J. A.	Essex, Ont.	100 00	100 00
Coxon, G. J.	Milverton, Ont.	100 00	....
Duncanson, Jas.	Dutton, Ont.	100 00	100 00
Dutcher, J. A.	Bradford, Ont.	100 00	100 00
Dalton, E.	Tanlsey, Ont.	200 00	200 00
Drummond, J. D. F.	Ailsa Craig, Ont.	100 00	100 00
Dewar, J. D.	Coldstream, Ont.	100 00	100 00
Dewey, G. E.	Chatham, Ont.	100 00	100 00
Dolson, J. M.	Alloa, Ont.	100 00	100 00
Davidson, W. T.	Snelgrove, Ont.	100 00	100 00
Donaldson, W. A.	Mono Mills, Ont.	100 00	40 00
Doyle, J. M.	London, Ont.	100 00	40 00
Dynes, W. J.	Francis, Sask.	500 00	100 00
Duff, R.	Lakefield, On	200 00	80 00
Dunn, John.	Alliston, Ont.	100 00	40 00
Edgington, E.	Brownsville, Ont.	200 00	200 00
Edgington, E.	Woodstock, Ont.	200 00	200 00
Edgar, W. A.	Ingersoll, Ont.	100 00	100 00
Edwards, Chas.	Onondaga, Ont.	200 00	200 00
Elliott, Jas.	Ingersoll, Ont.	200 00	200 00
Edmondson, A.	Echo Place, Ont.	100 00	100 00
Eidt, A.	New Hamburg, Ont.	100 00	100 00
Everitt, Geo.	Newbury, Ont.	100 00	100 00
Ellis, J. F.	Essex, Ont.	100 00	100 00
Elliott, F. B.	Napier, Ont.	100 00	....

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Elliott, Jas.	Mitchell, Ont.	100 00	25 00
Elliott, John	“	100 00	100 00
Erne, A.	Webb, Sask.	500 00	200 00
Edmondson, C.	Brantford, Ont.	100 00	100 00
Foster, Jas.	Glen Ewen, Sask.	300 00	120 00
Fox, P. C.	Leamington, Ont.	100 00	100 00
Freeborn, W. H.	Wellesley, Ont.	200 00	200 00
Freeborn, A. K.	“	100 00	100 00
Felker, J. F.	Stony Creek, Ont.	100 00	100 00
Fraser, A.	Bradford, Ont.	200 00	200 00
Fraser, A.	Verdun, Ont.	100 00	100 00
Forrest, Jas.	Nithburg, Ont.	100 00	100 00
Ford, A.	Chatham, Ont.	200 00	140 00
Fretz, Wm.	Jordan Harbor, Ont.	200 00	200 00
Forman, A. E.	Woodstock, Ont.	600 00	600 00
Fisher, H. St. C.	Queenston, Ont.	100 00	100 00
Fisher, C. H.	“	100 00	100 00
Ferguson, John	Kincardine, Ont.	100 00	20 00
Fowlie, J. A.	Orillia, Ont.	200 00	....
Fraser, R. C.	Arkona, Ont.	100 00	....
Fisher, E. M.	Manor, Sask.	500 00	200 00
Fried, L. G.	Roseville, Ont.	100 00	40 00
Falconbridge, P.	Grimsby, Ont.	100 00	40 00
Garner, Thos.	Palermo, Ont.	100 00	100 00
Gerow, J.	Bloomfield, Ont.	100 00	100 00
Goring, A. H.	Tavistock, Ont.	200 00	200 00
Green, G. G.	Bradford, Ont.	100 00	100 00
Gawley, G. R.	East Linton, Ont.	100 00	100 00
Glasgow, T. J.	Tupperville, Ont.	100 00	100 00
Geddie, Robert	Paris, Ont.	100 00	100 00
Gough, T. E.	Strathroy, Ont.	100 00	100 00
Glaister, Wm.	Wellesley, Ont.	100 00	100 00
Guthrie, Don.	Beachville, Ont.	500 00	500 00
Gardner, A.	Woodstock, Ont.	100 00	100 00
Guy, James	Sable, Ont.	100 00	100 00
Gayman, M.	St. Catharines, Ont.	300 00	300 00
Goos, Jno.	Hanover, Ont.	100 00	10 00
Goettling, Wm.	New Dundee, Ont.	200 00	80 00
Harman' H.	Beeton, Ont.	100 00	100 00
Holland, I.	Brownsville, Ont.	500 00	500 00
Hollman, A. C.	New Dundee, Ont.	100 00	100 00
Howell, J. B.	St. George, Ont.	200 00	200 00
Hill, J. J.	Toronto, Ont.	100 00	100 00
Hunt, Geo. W.	Toronto, Ont.	2,000 00	800 00
Hutchinson, R. J.	London, Ont.	100 00	100 00
Heilman, B.	Rodney, Ont.	100 00	100 00
Hardy, Hy.	Mt. Brydges, Ont.	300 00	300 00
Hamilton, D. R.	Burford, Ont.	100 00	100 00
Hager, L.	Palermo, Ont.	500 00	500 00
Hall, Chas.	Trafalgar, Ont.	100 00	100 00
Honsberger, E.	Jordan Station, Ont.	200 00	200 00
Honsberger, M.	“	200 00	200 00
Howey, J. C.	Nanticoke, Ont.	100 00	100 00
Hurst, J. G.	Conestogo, Ont.	200 00	200 00
Hurst, Mary M.	“	400 00	400 00
Henderson, J. F.	Wardsville, Ont.	100 00	100 00
Hamacher, I.	Poplar Hill, Ont.	100 00	100 00
Huston, E. T.	Glencoe, Ont.	100 00	100 00
Hamilton, A. M.	Winterbourne, Ont.	200 00	200 00
Harrison, B.	Caledon, Ont.	100 00	40 00
Hilborn, I.	Elmira, Ont.	100 00	100 00
Herriott, Wm.	Souris, Man.	500 00	200 00
Hope, J. C.	Lang, Ont.	100 00	40 00
Hyndman, J. A.	Oak River, Man.	500 00	200 00
Harkness, Robt.	Annan, Ont.	100 00	40 00

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Hunter, John	Wyoming, Ont	200 00	80 00
Haviland, C. W	Chatham, Ont	100 00	40 00
Ireland, M. J	Burlington, Ont	100 00	100 00
Ingoldsby, Thos	Mayfield, Ont	100 00	100 00
Ivey, John	Jarvis, Ont	200 00	200 00
Ionson, G. A	Ingersoll, Ont	100 00	100 00
James, David	Thornhill, Ont	100 00	100 00
Johnston, J	Chatham, Ont	100 00	100 00
Jackson, W. A	London, Ont	100 00	40 00
Johnston, L. K	Orangeville, Ont	100 00	40 00
Jackson, M. S	Chatham, Ont	200 00	80 00
Jennings, F. A	Thedford, Ont	100 00	40 00
Karn, V. W	Woodstock, Ont	200 00	200 00
Kelly, D. A	Picton, Ont	100 00	100 00
Kendrick, A	Cainsville, Ont	100 00	100 00
Kendrick, U. O	"	100 00	100 00
Kienzle, J	Conestogo, Ont	100 00	100 00
Kelly, Chas	Curries Crossing,	300 00	300 00
Koch, J. S	Tavistock, Ont	100 00	100 00
Lampman, W. F	Woodstock, Ont	200 00	200 00
Lester, H. A	Burford, Ont	100 00	100 00
Lester, E. A	"	100 00	100 00
Lunn, James	Port Talbot, Ont	100 00	100 00
Lang, Robert	Erin, Ont	100 00	100 00
Livingstone, P. J	Baden, Ont	100 00	100 00
Laidlaw, A. E	Brampton, Ont	300 00	300 00
Lunn, W. H	St. Thomas, Ont	100 00	100 00
Lyons, Jas	Cheltenham, Ont	100 00	100 00
Little, Thos	"	200 00	200 00
Lyons, W. G	Terra Cotta, Ont	100 00	100 00
Lyons, Georgina	"	100 00	100 00
Letson, W. J	West Montrose, Ont	100 00	40 00
Lawrence, W. J	Eglinton, Ont	200 00	200 00
Lindley, W. S	Ingersoll, Ont	100 00	....
LaPierre, L.A	Paris, Ont	200 00	200 00
Laird, Jas	Chatsworth, Ont	200 00	80 00
Mitchell, Josiah	Peterboro, Ont	200 00	80 00
Mabee, M. I	Picton, Ont	100 00	100 00
MacLaren, Jas. B	Toronto, Ont	2,000 00	800 00
Malone, John	Brechin, Ont	100 00	100 00
Manson, Wm	Ayr, Ont	100 00	100 00
Millman, F	Woodstock, Ont	2,100 00	900 00
Mogk, W., Jr	Tavistock, Ont	100 00	100 00
Mowbray, F. B	Palermo, Ont	200 00	200 00
Mott, Chas	Mount Vernon, Ont	100 00	100 00
Miller, E. B	Aylmer, Ont	100 00	40 00
Meyers, C. B	Bayside, Ont	100 00	100 00
Miller, A	Woodstock, Ont	200 00	200 00
Mitton, W. J	Thamesville, Ont	100 00	100 00
Miller, F. W	Lawrence Station, Ont	100 00	100 00
Misner, G. W	Jerseyville, Ont	100 00	100 00
Marshall, J. R	Northwood, Ont	100 00	100 00
Mander, Wm	Bradford, Ont	100 00	100 00
Misener, W. S	Hamilton, Ont	100 00	100 00
Macdonald, H	Boston Mills, Ont	100 00	100 00
Might, A	Derry West, Ont	100 00	100 00
Miller, F.A	Burford, Ont	400 00	400 00
Miller, Walter	Bradford, Ont	100 00	100 00
Marshall, Robt	Snelgrove, Ont	100 00	100 00
Murray, Jas	Wilton Grove, Ont	100 00	40 00
Mackenzie, Jas. A	Kincardine, Ont	300 00	300 00
Miller, Ferd	Brodhagen, Ont	100 00	100 00
Martin, Jas	Amherstburg, Ont	100 00	100 00
Major, P. M	Puce, Ont	200 00	80 00
Mitchell, Wm	Grimsby, Ont	100 00	30 00

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McDonald, T. D	Olinda, Ont	100 00	100 00
McKay, A	Ingersoll, Ont	2,000 00	800 00
McDonald, A	Wellesley, Ont	100 00	100 00
McArthur, A	Cataract, Ont	100 00	100 00
McArthur, J.C	Rockside, Ont	100 00	100 00
McKinnon, D. C	Glammis, Ont	100 00	100 00
McMillan, D	Rodney, Ont	100 00	100 00
McEachren, D	Crinan, Ont	100 00	100 00
McNeil, D	Strathroy, Ont	100 00	100 00
McDonald, M	Rockton, Ont	100 00	100 00
McMurchy, John	Brampton, Ont	100 00	100 00
McFarland, J. B	Woodstock, Ont	300 00	300 00
McQuaker, J	Owen Sound, Ont	100 00	100 00
McKenzie, Jas	Jarvis, Ont	100 00	100 00
McCartney, W. A	Omagh, Ont	100 00	100 00
McCallum, D. H	Cowal, Ont	100 00	100 00
McAllister, Geo	Bloomingdale, Ont	200 00	200 00
McIntyre, A	Woodstock, Ont	100 00	100 00
McGregor, R. J	Inglewood, Ont	300 00	300 00
McLachlin, Alex	Cowal, Ont	100 00	100 00
McEachren, Neil	Crinan, Ont	100 00	100 00
McCracken, W. R. S	Glencoe, Ont	100 00	100 00
McDonald, S. O	Cheltenham, Ont	300 00	300 00
McDiarmid, H. S	Fingal, Ont	100 00	100 00
McDonald, J. C	Springbank, Ont	100 00	100 00
McKinnon, A	Hillsburg, Ont	100 00	100 00
McFarlan, John	Leesboro, Ont	100 00	40 00
McGregor, J. W	Springbank, Ont	100 00	100 00
McEachren, Don	Linwood, Ont	100 00	100 00
McLachlin, D. J	Aylmer, Ont	100 00	40 00
McCaugherty, D. H	Streetsville, Ont	200 00	200 00
McTavish, A. C	Shakespeare, Ont	200 00	80 00
McKeown, Jas	Forest, Ont	100 00	40 00
McKay, A	Woodville, Ont	100 00	40 00
McAgy, John	Chatham, Ont	100 00	40 00
Nelles, T. R	Simcoe, Ont	100 00	100 00
Nesbitt, E. W	Woodstock, Ont	100 00	100 00
Newton, E	Toronto, Ont	3,000 00	....
Oatman, A. L	Cornell, Ont	100 00	100 00
Ogilvie, Geo	Bradford, Ont	200 00	200 00
Patterson, N	Woodville, Ont	100 00	100 00
Potter, W. A	Woodstock, Ont	200 00	200 00
Porter, S	Mount Vernon, Ont	500 00	500 00
Proctor, G. A	Sarnia, Ont	100 00	100 00
Pumfrey, C. R	Thamesville, Ont	100 00	100 00
Pearce, E. H	Wallacetown, Ont	100 00	100 00
Pranglen, L. J	St. Thomas, Ont	100 00	100 00
Pollard, Alice	Burford, Ont	200 00	200 00
Pearce, S. M	Iona, Ont	100 00	100 00
Park, J. H	Burford, Ont	100 00	100 00
Pettit, C. C	Fruitland, Ont	200 00	200 00
Pollard, Arthur	Burford, Ont	200 00	200 00
Pearce, W. C	Iona, Ont	100 00	100 00
Payne, R. D	Chatham, Ont	100 00	40 00
Peters, Jas	Falconbridge, Ont	100 00	100 00
Pollock, T. E	Kincardine, Ont	100 00	100 00
Parrott, Geo	Glencoe, Ont	100 00	100 00
Pierce, Thos	Glen Oak, Ont	100 00	....
Quinn, Thos	Caledon, Ont	100 00	100 00
Reynolds, J. M	Beeton, Ont	100 00	100 00
Robinson, Wm	Stevensville, Ont	200 00	200 00
Russell, S. W	Tavistock, Ont	100 00	100 00
Rayner, John	Beeton, Ont	100 00	100 00
Reiner, E. K	Wellesley, Ont	200 00	200 00
Rowe, J. C	Hickson, Ont	100 00	100 00

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Rapley, Fred	Strathroy, Ont	100 00	100 00
Roberts, W. A	Salmonville, Ont	200 00	80 00
Reid, D	Orangeville, Ont	100 00	40 00
Robotham, D	Strathroy, Ont	100 00	100 00
Ross, H. D	Nairn, Ont	100 00	100 00
Remus, Chas	Harriston, Ont	200 00	....
Rudd, S. R	Arnprior, Ont	100 00	100 00
Ryan, H. L	Chatham, Ont	100 00	....
Richardson, G. S	North Portal, Sask	100 00	40 00
Sherling, W. C	Montmartre, Sask	500 00	200 00
Saunders, C. F	Burford, Ont	200 00	200 00
Scott, Alex	Tavistock, Ont	100 00	100 00
Sebben, Geo	Ingersoll, Ont	300 00	300 00
Smith, Wm. M	Scotland, Ont	500 00	500 00
Selby, Wm	Bradford, Ont	100 00	100 00
Stratton, W. A	Calgary, Alta	100 00	100 00
Stewart, Robt	Milton West, Ont	100 00	100 00
Sager, J. F	Alberton, Ont	200 00	200 00
Strangway, E. T	Beeton, Ont	100 00	100 00
Strangway, H. A	"	100 00	100 00
Swinn, A	Guysboro, Ont	100 00	100 00
Standing, D. J	Burford, Ont	200 00	200 00
Scarff, J. W	Woodstock, Ont	100 00	100 00
Schuyler, J. W	Brantford, Ont	100 00	100 00
Sanderson, J. C	Jarvis, Ont	100 00	100 00
Schaub, L	Wellesley, Ont	200 00	200 00
Sarnia Realty Co., Ltd	Sarnia, Ont	100 00	100 00
Simpkin, G. P	Bradford, Ont	100 00	100 00
Scott, Hy	Woodstock, Ont	1,000 00	1,000 00
Scott, T, G	Tiverton, Ont	100 00	100 00
Simpson, Wm	Onondaga, Ont	100 00	100 00
Shantz, E. J	Heidelburg, Ont	100 00	100 00
Staebler, Geo	Tavistock, Ont	200 00	200 00
Snider, W. W	St. Jacobs, Ont	500 00	500 00
Schmidt, A. D	North Woolwich, Ont	200 00	200 00
Shantz, T. S	Waterloo, Ont	100 00	100 00
Sterns, S. S	Saskatoon, Sask	100 00	100 00
Scott, Hy	Melville Cross, Ont	100 00	40 00
Simpson, J. A	The Maples, Ont	100 00	40 00
Shewfelt, P	Armow, Ont	100 00	100 00
Smith, E. A	Brantford, Ont	100 00	30 00
Shepherd, J. H	Bridgeport, Ont	300 00	300 00
Shoebotham, Wm. M	London, Ont	200 00	80 00
Spencer, C. C	Picton, Ont	100 00	100 00
Secord, B. W	Pelham Corners, Ont	100 00	100 00
Strong, J. H	Belle River, Ont	100 00	100 00
Scott, A. A	McGregor, Ont	500 00	500 00
Smythe, J. A	Essex, Ont	100 00	60 00
Stimers, A. O	"	100 00	100 00
Stoddart, A. E. B	Bradford, Ont	100 00	70 00
Shearer, W. W	Lang, Ont	100 00	40 00
Scollard, W. J	Ennismore, Ont	100 00	40 00
Smith, J. E	Orangeville, Ont	300 00	120 00
Scott, C	Strathroy, Ont	100 00	40 00
Scott, R. N	Peterboro, Ont	100 00	20 00
Scharff, W. J	Hartney, Man	500 00	200 00
Tubby, Clara M. (executrix of the estate of J. H. Tubby, deceased)	Stevensville, Ont	500 00	500 00
Taylor, T. P	Brantford, Ont	200 00	200 00
Taylor, R. R	Scotland, Ont	100 00	100 00
Taylor, James L	Hamilton, Ont	100 00	100 00
Taylor, G. R	Guelph, Ont	200 00	200 00
Tracey, O. J	Beeton, Ont	200 00	200 00
Tisdale, H	Paris, Ont	100 00	100 00
Turner, W. H	Southwold, Ont	300 00	300 00

THE CANADA WEATHER INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Thomson, Thos.	Cainsville, Ont.	100 00	100 00
Trimble, J. H.	Laurel, Ont.	100 00	40 00
Toohill, R. F.	Cairngorm, Ont.	100 00	40 00
Turney, W. H.	Trenton, Ont.	100 00	5 00
Urquhart, D.	Hensall, Ont.	100 00	....
Vansickle, W. C.	Hamilton, Ont.	300 00	300 00
Vansickle, W. B.	“	200 00	200 00
Vogler, J. B.	Bothwell, Ont.	100 00	100 00
West, F. H.	Manor, Sask.	500 00	200 00
Wallace, Hy.	South Middleton, Ont.	300 00	300 00
Welford, A. B.	Woodstock, Ont.	2,000 00	800 00
Welford, F. B.	Winnipeg, Man.	2,100 00	1,400 00
Waites, Wm.	Medicine Hat, Alta.	300 00	300 00
Waites, L.	Preston, Ont.	200 00	200 00
Wilson, J., jr.	Oakville, Ont.	200 00	200 00
Wrinch, L. E.	Merton, Ont.	100 00	100 00
Weber, C. S.	Heidelburg, Ont.	100 00	100 00
Watson, Jno.	Toronto, Ont.	1,000 00	1,000 00
Watson, C. H.	Methven, Man.	500 00	200 00
Wagg, W. W.	Moose Jaw, Sask.	500 00	200 00
Wilson, W. H.	Woodstock, Ont.	100 00	100 00
Wilson, F. G.	“	100 00	100 00
Weber, S. M.	Floradale, Ont.	100 00	100 00
Wood, W. E.	Jarvis, Ont.	100 00	100 00
Wagner, P. A.	St. Agatha, Ont.	100 00	100 00
Wilson, L. L.	Niagara Falls, Ont.	300 00	300 00
Wright, A. P.	Bradford, Ont.	100 00	100 00
Weber, M. L.	St. Jacobs, Ont.	100 00	100 00
Weidenhammer, F. J.	Hawkesville, Ont.	200 00	200 00
Woodland, Jas.	Orangeville, Ont.	100 00	40 00
Weidrick, Wm.	Edmonton, Alta.	100 00	100 00
Wilson, R. W.	Strathroy, Ont.	100 00	100 00
Walker, T. P.	Brantford, Ont.	100 00	100 00
Wilson, J. W.	Nortonville, Ont.	100 00	100 00
Webster, D. F.	West Lorne, Ont.	100 00	100 00
Yungblut, E.	Tavistock, Ont.	100 00	100 00
Young, D. W.	Burtch, Ont.	200 00	200 00
Young, Jas.	Mohawk, Ont.	200 00	200 00
Zavitz, J. C.	Fernhill, Ont.	100 00	100 00
Zehr, C.	Tavistock, Ont.	200 00	200 00
Zilliaz, H.	Elmira, Ont.	500 00	500 00
	Totals	$ 117,400 00	$ 64,260 00

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1913.)

W. A. Young, M.D., President; F. Norie-Miller, C. Norie-Miller, W. S. Dinnick, Thos. H. Hall.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
W. S. Dinnick	Toronto	2,500	399
C. Norie-Miller	New York	2,500	399
General Accident Fire and Life Assurance Corporation (Limited)	Perth, Scotland	300,600	48,005
F. Norie-Miller	"	2,500	399
W. A. Young, M.D	Toronto	2,500	399
Thos. H. Hall	"	2,500	399
	Totals	$ 313,100	$ 50,000

THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at February 10, 1913).

J. H. Ashdown, President; R. T. Riley, Vice President; J. A. M. Aikins, K.C., M.P.; G. R. Crowe, R. J. Campbell, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Address.	Amount Subscribed and fully paid up.
		$
Adams, C.	Toronto, Ont.	1,000
Adams, J. H.	“	1,000
Agnew, Amy J.	Elko, B.C.	200
Aikins, J. A. M.	Winnipeg, Man.	13,000
Alley, W. S.	Toronto, Ont.	1,000
Anderson, Wm.	Winnipeg, Man.	200
Ashdown, Emma Louise	“	10,000
Ashdown, Harry	“	10,000
Ashdown, J. H.	“	15,000
Ashdown, Lillian	“	10,000
Armytage Kathleen.	“	1,000
Banning, Mrs. Florence	“	10,000
Bathgate, Jas. L.	“	1,600
Bawlf, N.	“	3,200
Black, Alex.	“	2,500
Blowey, J. T.	Edmonton, Alta.	1,000
Brock, J. H.	Winnipeg, Man.	3,000
Buchanan, D. W.	“	500
Barrow, R. S. est.	“	5,000
Barrow, M. Adela	“	1,000
Cadham, J. O.	Portage la Prairie, Man.	500
Cameron, A. L.	Calgary, Alta.	1,500
Campbell, Mrs. Mary	Winnipeg, Man.	1,500
Campbell, R. J.	“	6,200
Carr, Mrs. E. M.	Virden, Man.	1,500
Carson, A.	Toronto, Ont.	300
Cassie, W. G. M.	Winnipeg, Man.	200
Clark, S. P.	“	2,000
Clayton, Fred W.	Portage la Prairie, Man.	2,000
Cockburn, Mrs. Jennie	Winnipeg, Man.	1,500
Cockburn, J. W.	“	2,000
Cross, A. E.	Calgary, Alta.	500
Cross, Wm.	Winnipeg,;Man.	2,500
Crowe, Annie M. Miss	“	1,000
Crowe, G. R.	“	10,000
Corwe, H.	Brookline, Mass.	12,500
Crowe, Jas. A.	Winnipeg, Man.	1,000
Cruthers, S.	Oakville, Ont.	200
Culver, Est. W. H.	Winnipeg, Man.	6,000
Davidson, Mrs. Sophia E.	Neepawa, Man.	250
Davidson, Jack A.	Neepawa, Man.	250
Denison, A. L.	Winnipeg, Man.	2,800
Dowler, J. A.	“	100
Elliott, D. K.	“	3,100
Fitzgerald, Harry G.	Lakeview, Ont.	1,000
Flower, C. A.	Winnipeg, Man.	5,000
Forrest, Helen R.	“	1,500
Foster, F. K.	“	1,750
Galt, Geo. F.	“	21,200
Galt, J.	“	48,400
Greene, J. J.	Hamilton, Ont.	2,500
Hastings, G. V.	Winnipeg, Man.	10,000

THE CANADIAN FIRE—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed and fully paid up.
		$
Hume, Mona	Winnipeg, Man	1,800
Howden, Jas. H	Neepawa, Man	200
Hutchings, R. J	Calgary, Alta	1,000
Husley, Jos E	Winnipeg, Man	16,750
Ireland, W. W	Carberry, Man	500
Johnson, Mrs. Mabel F	St. John's, Nfld	500
Johnston, W	Winnipeg, Man	2,000
Johnston, W. Keddy, Phoebe E. & R. W. Earle, executor and trustee of will of Jno. Keddy	Brandon, Man	1,000
Kelly, Jennie W. (Mrs.)	“	500
Kinnister, Est. of W. H	Calgary, Alta	1,000
Lindsay, W. J	Winnipeg, Man	1,000
Lougheed, Jas. A	Calgary, Alta	1,000
Lundy, Frank B	Portage la Prairie, Man	500
Macdonald, P. A	Winnipeg, Man	1,000
Mackenzie, Kenneth	“	3,700
Manwaring, H. A	Birtle, Man	500
Marsh, D. W	Calgary, Alta	2,500
Marsh, G. T	Toronto, Ont	2,500
Martin, Robt	Vancouver, B.C	1,000
Matheson, R. M	Brandon, Man	1,500
Matheson, W. A	Winnipeg, Man	1,500
Meredith, H	Brandon, Man	3,300
Millar, T. B	Portage la Prairie, Man	2,500
Milroy, Thos. M., M.D	Winnipeg, Man	500
Mitchell, J. B	“	1,000
Molson, Maria D	Calgary, Alta	600
Murdoff, Margaret O	Vancouver, B.C	1,800
Murphy, G. B	Carberry, Man	500
Monk, J. B	Winnipeg, Man	1,200
McAllister, J. E	“	500
McBride, A	Calgary, Alta	2,400
McDermott, P. J	Minnedosa, Man	500
McDiarmid, J	Brandon, Man	500
McDonald, J. J	Winnipeg, Man	2,000
McIntyre, Mrs. Susie F	Portage la Prairie	500
McKechnie, Albert	Vancouver, B.C	4,000
McKenny, J. T	St. Paul, Minn	600
McLaren, J. B	Winnipeg, Man	1,100
McLenaghen, Jas	Toronto, Ont	2,500
McNaughton, R. D	Montreal, Que	3,100
Nanton, A. M	Winnipeg, Man	2,300
Newton, C. H	“	500
Orde, W. L	“	1,000
O'Reilly, est. of Edward	“	300
Pace, F. W	“	5,000
Parrish, W. L	“	1,000
Parsons, S. R	Toronto, Ont	5,000
Pattinson, Est. of Mrs. A. B. W	Winnipeg, Man	1,000
Patton, F. L	“	500
Pearce, Margaret A. (Mrs.)	Calgary, Alta	1,000
Pearce, Wm	Calgary, Alta	1,000
Peffers, Miss Maggie R	Brandon, Man	1,200
Powis, Edmund	Toronto, Ont	20,000
Phillips, Louise	London, England	2,800
Redmund, Jas	Montreal, Que	6,200
Riley, C. S	Winnipeg, Man	25,100
Riley, R. T	“	25,250
Riley, W. J	Victoria, B.C	1,000
Robinson, Jerry	Winnipeg, Man	1,000
Rutherford, J. G	Ottawa, Ont	500
Riley, Jean I	Winnipeg, Man	3,000
Richards, Nora Ann	“	1,000

THE CANADIAN FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed and fully paid up
		$
Reilly, Clifford B	Calgary, Alta	500
Sanford, Mrs. H. S	Hamilton, Ont	2,500
Saunders, B. P. & A. W. Duffus	Halifax, N.S	800
Schofield, F. H	Winnipeg, Man	6,000
Scott, H. May	“	1,500
Spearman, T. W	“	500
Somerset, Mrs. Eliz. S	Toronto, Ont	3,000
Somerset, W. B	Toronto, Ont	50
Stewart, Est. of D. A	Halifax, N.S	2,000
Stitt, Wm	Winnipeg, Man	3,700
Stobart, F. W	England, Bromham Hall, Bedford	27,500
Stobart, F. W. in trust for A. M. Stobart	England, Bromham Hall, Bedford	300
Stobart, F. W. in trust for F. E. Stobart	England, Bromham, Hall, Bedford	200
Stobart, F. W. in trust for G. M. Stobart	England, Bromham Hall, Bedford	400
Stobart, F. W. in trust for P. B. Stobart	Engalnd, Bromham Hall, Bedford	200
Stobart, F. W. in trust for Wm. Stobart	England, Bromham Hall, Bedford	100
Stoddart, Kenneth B	Winnipeg, Man	2,000
Standard Trusts Co Est. of R. S. Barrow	“	1,000
Tufts, Harold F	Wolfville, N.S	2,500
Tufts, R. W	“	2,500
Waller, Fred	Lindsay, Ont	1,000
Webb, Mrs. Mabel T	Quebec, Que	6,200
Walker, Thos., M.D	St. John, N.B	1,000
Wellwood, Mrs. Sarah J	Minnedosa, Man	1,400
Whitla, Mrs. E. K	Winnipeg, Man	1,100
Whyte, Sir Wm	“	2,500
Wilson, R. R	“	8,700
Windatt, Miss Clara I	Bowmanville, Ont	1,000
Wright, S. R	Swan River, Man	800
Young, A. L	Souris, Man	600
	Total	$ 500,000

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 26, 1913.)

J. Gardner Thompson, President; J. W. Binnie, Vice-President; Sir Alexander Lacoste; W. M. Macpherson; T. J. Drummond, M. Chevalier, D. Murphy.

LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Liverpool & London & Globe Insurance Co..	Liverpool, England...........	246,500 00	61,625 00
Sir A. Lacoste............................	Montreal.....................	500 00	125 00
J. G. Thompson............................	"	500 00	125 00
J. W. Binnie..............................	"	500 00	125 00
W. M. Macpherson..........................	"	500 00	125 00
T. J. Drummond............................	"	500 00	125 00
M. Chevalier..............................	"	500 00	125 00
D. Murphy.................................	Ottawa.......................	500 00	125 00
	Totals.................	$ 250,000 00	$ 62,500 00

THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1913)

Geo. B. Meadows, President; Rhys. D. Fairburn, Vice-President; G. Frank Beer, P. W. Ellis, R. D. Fairburn, W. C. Laidlaw, G. B. Meadows, G. M. Murray, W. H. Rowley, J. H. Sherrard, Geo. W. Howland, C. C. L. Wilson, Geo. D. Forbes, C. B. Gordon, A. F. Hatch.

(No Shareholders).

THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at March 1, 1913).

Robt. F. Massie, Pres.; Philip Pocock, Vice-Pres.; Henry Brock, Nicholas Bawlf, R. S. Cassels, Albert Oakley, Emile Ostiguy, Thaddeus Walker, R. J. Hutchings, Robert Kelly.

LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Andrews, T. B	Vancouver, B. C	1,000 00	350 00
Andrews, Arthur T	Winnipeg, Man	500 00	175 00
Ackland, D. & Son, Ltd	Winnipeg, Man	500 00	175 00
Assiniboia Music Co	Medicine Hat, Alta	500 00	175 00
Argue & Cooper	Swift Current, Sask	1,000 00	350 00
Astley-Jones Piano & Organ Co	Edmonton, Alta	1,000 00	350 00
Annable, Geo. M	Moose Jaw, Sask	1,000 00	350 00
Alexander, John	Toronto, Ont	1,000 00	350 00
Arnell, John	Calgary, Alta	500 00	175 00
Amundsen, Ole J. & North John G	Claresholm, Alta	500 00	175 00
Ashton, Edward	Lloydminster, B. C	300 00	105 00
Adolph, F. W	Baynes Lake, B. C	500 00	175 00
Arnold, J. A	Cranbrook, B. C	500 00	175 00
Austen, Percy G	Halifax, N. S	500 00	500 00
Austen, J. Howe	Halifax, N. S	500 00	500 00
Arthur, R. A., M. D	Sudbury, Ont	500 00	500 00
Bailey, Thomas T	Portage La Prairie, M	1,000 00	350 00
Bownass, William	Victoria, B. C	1,000 00	350 00
Baskerville, Chas. A	Winnipeg, Man	500.00	175 00
Bawlf, Nicholas	Winnipeg, Man	5,000 00	1,750 00
Braid, William	Vancouver, B. C	1,000 00	350 00
Brown, John	Carman, Man	500 00	175 00
Bellamy, Thomas	Edmonton, Alta	1,000 00	350 00
Brotherton, Walter J	Medicine Hat, Alta	500 00	175 00
Beveridge, John C	Medicine Hat, Alta	500 00	175 00
Burnett, Arthur	Maple Creek, Sask	500 00	175 00
Brown, E. Clinton	St. John, N. B	1,000 00	350 00
Bradley & Tuck	Calgary, Alta	500 00	175 00
Battell, Bros. Ltd	Moose Jaw, Sask	2,500 00	875 00
Bartlett, James H	Souris, Man	1,000 00	350 00
Brown, J. & E	Portage La Prairie, M	500 00	175 00
Baird, Samuel A	Victoria, B. C	2,500 00	875 00
Bagshaw, Frederick B	Regina, Sask	500 00	175 00
Bright, Albert	Winnipeg, Man	5,000 00	1,750 00
Brock, Henry	Toronto, Ont	5,000 00	1,750 00
Brown, estate of Annie	Manchester, England	5,000 00	1,750 00
Baker, Alfred H	Rosebank, Man	500 00	175 00
Bridgett, Robert J	Okotoks, Alta	300 00	105 00
Bradley, Levi	High River, Alta	500 00	175 00
Bowman, C. B	Lethbridge, Alta	500 00	175 00
Blow, Thomas H	Calgary, Alta	500 00	175 00
Budd, Geo. H	Raymond	300 00	105 00
Beebe, William A	Blairmore, Alta	300 00	105 00
Belleau, James F	Quebec, Que	500 00	175 00
Brais & Dupras	Longueil, Que	500 00	175 00
Bray, Charles J	Gleichen, Alta	300 00	105 00
Blackbourne, Frederick H	Gleichen, Alta	200 00	70 00
Barnard, Robt. J	Vancouver, B. C	500 00	175 00
Baker, Camilla A	Edmonton, Alta	300 00	105 00
Brimacombe, Matthew A	Vermillion, Alta	300 00	105 00
Brett, Robt. G., M. D	Banff, Alta	1,000 00	350 00
Brewster, Wm. Andrew	Banff, Alta	500 00	175 00
Ballantyne Bros	Calgary, Alta	300 00	105 00
Black, Geo	Winnipeg, Man	1,500 00	525 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Black, D. E.	Calgary, Atla	300 00	105 00
Barron, Ralph	Steveville, Alta	500 00	175 00
Bouey, Jno. N. and Charles	Winnipeg, Man	500 00	175 00
Bell, Nat	Edmonton, Alta	500 00	175 00
Bradley, James	Wetaskiwin, Alta	100 00	35 00
Beaubien, J. E	Sorel, Que	100 00	35 00
Bathalon, J. B. S	St. Liboire, Que	1,000 00	350 00
Bickerton, James G	Woodstock, Ont	500 00	500 00
Beatty Estate, James H	Toronto, Ont	2,500 00	2,500 00
Butler, R. E	Woodstock, Ont	600 00	600 00
Crichton, D. R	Calgary, Alta	500 00	175 00
Cowan, Thos. H	Portage la Prairie, Man	500 00	350 00
Costigan, C	Portage la Prairie, Man	500 00	175 00
Clark, Charles, W., M.D	Toronto, Ont	400 00	140 00
Cunninghan, Harry C	Carman, Man	500 00	175 00
Chrisholm, A. R	Edmonton, Alta	500 00	175 00
Cristall. Abraham	Edmonton, Alta	1,000 00	350 00
Colling, John W	Moose Jaw, Sask	500 00	175 00
Clark, Aleck	Regina, Sask	1,000 00	350 00
Curran, Joseph B	Brandon, Man	500 00	175 00
Courtney, T. F	Halifax, N.S	1,000 00	350 00
Crowell, Maurice O	Halifax, N.S	1,000 00	350 00
Comer, Ida May	Calgary, Alta	1,000 00	350 00
Courtice, Andrew J	Maple Creek, Sask	500 00	175 00
Currie, Lottie L	Brandon ,Man	300 00	105 00
Craig, Thomas	Ridgetown, Ont	200 00	70 00
Collins, Franklin	Miami, Man	5,000 00	1,750 00
Coventry, Bros	Moose Jaw, Sask	1,000 00	350 00
Cushing, Arthur T	Edmonton, Alta	1,000 00	350 00
Currie, Robt. W	Souris Man	500 00	175 00
Carleton, James G	St. John, N.B	100 00	35 00
Clarke, Richard H	Moose Jaw, Sask	1,000 00	350 00
Coppinger, Thomas S	Morden, Man	1,000 00	350 00
Campbell, Walter L	Viking, Alta	500 00	175 00
Cote, Jos	Ottawa, Ont	300 00	105 00
Currie, William	Brandon, Man	500 00	175 00
Campbell, A. M	Winnipeg, Man	2,000 00	700 00
Carstens, Hugo	Winnipeg, Man	500 00	175 00
Cassels, Richard S	Toronto, Ont	5,000 00	1,750 00
Curtis, John H	Nanton, Alta	300 00	105 00
Cote, Clarence J	Claresholm, Alta	100 00	35 00
Cressman, Millo	Staveley, Alta	200 00	70 00
Cameron, C. E	Granum, Alta	200 00	70 00
Chown, W. W	Edmonton, Alta	100 00	35 00
Cabana, Jos. N	Montreal, Que	500 00	175 00
Clements, & Son	Vegreville, Alta	500 00	175 00
Craig Bros	Vermilion, Alta	300 00	105 00
Crosby, Louis S	Banff, Alta	300 00	105 00
Cobbledick, Jos	Calgary, Alta	300 00	105 00
Cawker, Edwin M	Medecine Hat, Alta	500 00	175 00
Chambers, Hugh W	Didsbury, Alta	300 00	105 00
Clark, Aleda Maud	Regina, Sask	500 00	175 00
Campbell, R. J	Boissevain, Man	500 00	175 00
Campbell, Robt, E	Calgary, Alta	500 00	175 00
Campeau, J. Alph & Co	Thetford Mines ,Que	200 00	70 00
Crews, J	North Bay, Ont	500 00	500 00
Clewlo, Robt. W	Toronto, Ont	500 00	500 00
Caswell, Est. of Thomas	Toronto, Ont	500 00	500 00
Croucher, Margaret M	Saskatoon, Sask	500 00	500 00
Deacon, William H	Winnipeg, Man	500 00	175 00
Douglass & Co	Winnipeg, Man	1,000 00	350 00
Dickinson, Lionel	Victoria, B.C	1,500 00	525 00
Davidson, Wm. W	Moose Jaw, Sask	1,000 00	350 00
Davidson ,Albert T	Winnipeg, Man	5,000 00	1,750 00
Driscoll, Alfred	Edmonton, Alta	2,000 00	700 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Doyle, Ernest M.	Calgary, Alta.	500 00	175 00
Dixon, Bros.	Maple Creek, Sask.	1,000 00	350 00
Dick, Albert A.	Calgary, Alta.	1,000 00	350 00
Dorrell, Henry	Moose Jaw, Sask.	1,000 00	350 00
Douglass, Wm. G.	Winnipeg, Man.	500 00	175 00
Devlin, Mark	Winnipeg, Man.	5,000 00	1,750 00
Donaldson, Joseph	Brandon, Man.	500 00	175 00
Douglas, H. W. B.	Edmonton, Alta	2,000 00	700 00
Doyle, Wm. B.	Claresholm, Alta	200 00	70 00
Denney, S. E.	Wetaskiwin, Alta	500 00	175 00
Drain, D. C.	Blairmore, Alta.	300 00	105 00
Demers, N. A.	St. Nicholas Station, Co. Levis, Que.	100 00	35 00
Desjardins, J. M.	Laurentides, Que.	200 00	70 00
Duthie Co., The	Fernie, B.C.	500 00	175 00
Drulard, Charles H.	Windsor, Ont.	500 00	500 00
Edgecombe, Helen G.	St. John, N.B.	1,000 00	350 00
Elliott, John T.	Boissevain, Man.	500 00	175 00
Edwards, Ernest Geo.	Dundurn, Sask.	500 00	175 00
Evans, Jane	Brandon, Man.	500 00	175 00
Edwards, Robt. H.	Halifax, N.S.	500 00	175 00
Edgar, Norman S.	Regina, Sask.	1,000 00	350 00
Frankfurter, Geo.	Winnipeg, Man.	1,000 00	350 00
Fairbairn, James	Portage la Prairie, Man.	500 00	175 00
Finch, Hilliard N.	Carman, Man.	500 00	175 00
Farrell, Hon. Just. Alex. G.	Moosomin, Sask.	1,000 00	350 00
Fleming, John H.	Maple Creek, Sask.	500 00	175 00
Foley, Charles R.	Winnipeg, Man.	500 00	175 00
Fraser, Donald & Co.	Winnipeg, Man.	500 00	175 00
Farmer, James H.	Frank, Alta.	300 00	105 00
Fear, Wm. H. & Geo. M.	Banff, Alta.	500 00	175 00
Fuse, Hyotaro	Victoria, B.C.	1,000 00	350 00
Fraser, F. B.	Gervin, Sask.	500 00	175 00
Foisy, J. H.	Montreal, Que.	200 00	70 00
Fraser, John Duncan	Tuxford, Sask.	1,000 00	350 00
Foley Bros. Larson & Co.	Winnipeg, Man.	5,000 00	1,750 00
Fleury, H. W. (in trust)	Aurora, Ont.	1,000 00	1,000 00
Fleury, Lelia M.	Aurora, Ont.	500 00	500 00
Field, Edward	Toronto, Ont.	500 00	500 00
Fleming, H. O.	Windsor, Ont.	500 00	500 00
Green, James D.	Edmonton, Alta.	1,000 00	350 00
Gordon, C. H. & Co.	Regina, Sask.	1,000 00	350 00
Green Fred. Jos.	Calgary, Alta.	500 00	175 00
Goodridge, Henry	Edmonton, Alta.	1,000 00	350 00
Gariepy, J. H.	Edmonton, Alta.	1,000 00	350 00
Green, Patrick	Winnipeg, Man.	300 00	105 00
Griffiths, Thomas	Winnipeg, Man.	300 00	105 00
Gunn, Robert R.	Winnipeg, Man.	1,000 00	350 00
Gunn, J. A., M.D.	Winnipeg, Man.	1,000 00	350 00
Gardner, Arthur C.	Winnipeg, Man.	500 00	175 00
Grier, D. J.	MacLeod, Alta.	300 00	105 00
Gaetz & Smith	Red Deer, Alta.	200 00	70 00
Gaetz & Gaetz	Red Deer, Alta.	200 00	70 00
Gayette, Alexander	Frank, Alta.	300 00	105 00
Gates, John L.	Fernie, B.C.	500 00	175 00
Gordon, Charles	Vegreville, Alta.	300 00	105 00
Gainer, J.	Strathcona, Alta.	300 00	105 00
Guertin, H.	Montreal, Que.	200 00	70 00
Guertin, V.	Montreal, Que.	300 00	105 00
Gareau, J. O.	Montreal, Que.	200 00	70 00
Garland, Nicholas	Toronto, Ont.	500 00	500 00
Gordon, Estate of Geo.	Woodstock, Ont.	500 00	500 00
Greenizen, Isaac	Petrolia, Ont.	200 00	200 00
Harvey, J. Newton	Vancouver, B.C.	2,500 00	875 00
Hunter, James	St. John, N.B.	500 00	175 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Harlow, Robt. J.	Victoria, B.C.	500 00	175 00
Hoover, & Co.	Winnipeg, Man.	1,000 00	350 00
Hanlon, Michael	Winnipeg, Man.	1,000 00	350 00
Hesson, Fred. H.	Winnipeg, Man.	500 00	175 00
Huckell, Benjamin A.	Carberry, Man.	200 00	70 00
Hutchings, Charles H.	St. John, N.B.	500 00	175 00
Hutchings, Robt J.	Calgary, Alta.	5,000 00	1,750 00
Higgs, Frederick F.	Calgary, Alta.	2,000 00	700 00
Hatfield, Thos. A.	Vancouver, B.C.	5,000 00	1,750 00
Harwood, Frank C.	Moose Jaw, Sask.	500 00	175 00
Hawke, John	Moose Jaw, Sask.	500 00	175 00
Hall, Geo. C.	Portage la Prairie, M.	500 00	175 00
Hanna, Edmund W.	Winnipeg, Man.	500 00	175 00
Heinmiller, Edwin J.	Chicago, Ill.	500 00	175 00
Hill, W. H. A.	Regina, Sask.	1,500 00	525 00
Hearn, A. R. B.	Brandon, Man.	200 00	70 00
Henderson, Geo. G.	Fernie, B.C.	500 00	175 00
Heys, Chas. H.	Toronto, Ont.	5,000 00	1,750 00
Hitchcock, Arthur	Moose Jaw, Sask.	1,000 00	350 00
Hunter, Helen	Hartney, Man.	500 00	175 00
Hasselfield, Chas. F.	Deloraine, Man.	500 00	175 00
Hornby, James	Calgary, Alta	500 00	175 00
Holmes, Norman G.	Claresholm, Alta	100 00	35 00
Heap & MacLean	MacLeod, Alta.	100 00	35 00
Hall & Fairweather	St. John, N.B.	1,000 00	350 00
Hopkins, Frank B. D.	St. John, N.B.	1,000 00	350 00
Higinbotham, John D.	Lethbridge, Alta.	500 00	175 00
Hunter, Geo	Calgary, Alta.	500 00	175 00
Haddin, John	Winnipeg, Man.	200 00	70 00
Hammell, Geo. & Jos.	Carstairs, Alta.	300 00	105 00
Holmes, James	Woodstock, Ont.	1,500 00	1,500 00
Hastings, A. O., M.D.	Toronto, Ont.	500 00	500 00
Harper, Est. of W. H.	Chatham, Ont.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	1,000 00	1,000 00
Huston, James	Manitou, Man.	500 00	175 00
Inglis, John	Brandon, Man.	1,000 00	350 00
Jones, M. Beer	Moncton, N.B.	500 00	175 00
Johnson, Henry J.	Fernie, B.C.	1,000 00	350 00
Johnston, William	Winnipeg, Man.	1,000 00	350 00
Jackson, Geo. Nelson	Winnipeg, Man.	2,000 00	700 00
Jackson, Bros.	Edmonton, Alta.	1,000 00	350 00
Jessup, A. Z.	Nanton, Alta	100 00	35 00
Johnston, J. J.	Lethbridge, Alta.	200 00	70 00
Johnston, J. M., M.D. (in trust)	Toronto, Ont.	500 00	500 00
Kelly, Robert	Vancouver, B.C.	5,000 00	1,750 00
Knott, Frederick J.	Winnipeg, Man.	500 00	175 00
Kent & Brown Co. Ltd	Moose Jaw, Sask.	500 00	175 00
Kennedy, James	St. John, N.B.	1,300 00	1,300 00
Keen, William Henry	Nanton, Alta	200 00	70 00
Kennedy, J. D.	Sherbrooke, Que.	500 00	175 00
Kingsley, John T. D.	Claresholm, Alta.	200 00	70 00
Kieffer Bros.	Montreal, Que.	200 00	70 00
Karn, C. J. W., M.D.	Berlin, Ont.	1,000 00	1,000 00
Likely, Joseph A.	St. John, N.B.	1,300 00	1,300 00
Laing, Geo. A.	Vancouver, B.C.	500 00	175 00
Lush, Frank	Wainwright, Alta.	500 00	175 00
Long & Co	Medicine Hat, Alta.	500 00	175 00
Lockhart, C. B.	St. John, N.B.	500 00	175 00
Livingtone, Donald L.	Deloraine, Man.	500 00	175 00
Lawlor, Thomas J.	Killarney, Man.	1,000 00	350 00
Ludlow, James H.	Winnipeg, Man.	300 00	105 00
Lethbridge Brewing & Malting Co.	Lethbridge, Alta.	500 00	175 00
Lethbridge Herald Printing Co.	Lethbridge Alta.	100 00	35 00
Lang, August V.	Frank, Alta.	300 00	105 00
Lacy Gully & Co.	Vegreville, Alta.	300 00	105 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Lessard, P. E.	Edmonton, Alta.	2,500 00	875 00
Legault, O. W.	St. Laurent, Que.	100 00	35 00
Lussier & Guimont.	St. Hyacinthe, Que.	1,000 00	350 00
Lovett, H. A., K.C.	Montreal, Que.	500 00	500 00
Leaver, Geo.	Toronto, Ont.	500 00	500 00
Lewis, William.	Mount Forest, Ont.	500 00	500 00
Massie, Robert F.	Toronto, Ont.	15,000 00	5,250 00
MacKenzie, Kenneth W.	Edmonton, Alta.	5,000 00	1,750 00
Morris, Mrs. Margaret D.	Edmonton, Alta.	1,000 00	350 00
Magrath Hart & Co.	Edmonton, Alta.	5,000 00	1,750 00
Muir, William.	Brandon, Man.	3,000 00	1,050 00
Maynard, James.	Victoria, B.C.	2,500 00	875 00
Maxwell, Thomas H.	Winnipeg, Man.	500 00	175 00
Millidge, Josiah J.	Brandon, Man.	1,000 00	350 00
Milne, David.	Victoria, B.C.	500 00	175 00
Muir, James.	Calgary, Alta.	1,000 00	350 00
Mickleborough, Robt. E.	Regina, Sask.	500 00	175 00
Mytton, Henry F.	Winnipeg, Man.	1,000 00	350 00
Murdoff, Henry M.	Winnipeg, Man.	500 00	175 00
Mickle, Geo. T.	Ridgetown, Ont.	200 00	70 00
Morrison & Johnston.	Lacombe, Alta.	1,000 00	350 00
Metcalfe, J. H.	Portage la Prairie, M.	500 00	175 00
Mayer, Samuel, F.	Edmonton, Alta.	1,000 00	350 00
Millar, Thomas.	Moose Jaw. Sask.	500 00	175 00
Mathews, Edward C.	Moose Jaw, Sask.	1,000 00	350 00
Mitchell, & Hembroff.	Moose Jaw, Sask.	1,000 00	350 00
Macdonald, D. A., Hon. Just.	Winnipeg, Man.	500 00	175 00
Macdonald, Duncan M.	Winnipeg, Man.	1,000 00	350 00
Mahony, William B.	Halifax, N.S.	300 00	105 00
Murphy, William Geo.	Carberry, Man.	500 00	175 00
Mickleborough, Geo.	Regina, Sask.	500 00	175 00
Munro, Robert.	Miami, Man.	5,000 00	1,750 00
Morris, Edward A.	Vancouver, B.C.	5,000 00	1,750 00
Macdonell, D. G.	Vancouver, B.C.	2,500 00	875 00
Mitchell, J. B.	Winnipeg, Man.	500 00	175 00
Martin, William D.	Moncton, N.B.	500 00	175 00
Meredith, Henry.	Brandon, Man.	200 00	70 00
Macpherson, R. G.	Vancouver, B.C.	1,500 00	525 00
Marsh, John H.	Leavings, Alta.	100 00	35 00
Martin, Alex.	Calgary, Alta.	300 00	105 00
MacFarlane, Robt. Geo.	Melville, Sask.	100 00	35 00
Moore, Philip A.	Banff, Alta.	1,000 00	350 00
Morrison, Duncan W.	High River, Alta.	300 00	105 00
Moore, William Jr.	Victoria, B.C.	500 00	175 00
Maguire, W.	Bonaventure, Que.	500 00	175 00
Manley & Loney.	Moose Jaw, Sask.	2,500 00	875 00
Mackie, Henry A.	Edmonton, Alta.	2,500 00	875 00
Murphy, Harvey.	Frank, Alta.	500 00	175 00
Moon, Thomas.	Woodstock, Ont.	1,000 00	1,000 00
Murphy, James.	Mount Forest, Ont.	1,000 00	1,000 00
Mann, F. H.	Windsor, Ont.	500 00	500 00
Meiklejohn, J.	Harrison, Ont.	200 00	200 00
Miller, B. B.	Wiarton, Ont.	500 00	500 00
McTavish, A. R.	Calgary, Alta.	500 00	175 00
McLennan, R. P.	Vancouver, B.C.	1,000 00	350 00
McIntosh, David.	Winnipeg, Man.	500 00	175 00
McClymont, Thomas.	Prince Rupert, B.C.	500 00	175 00
McDonald, John R. D.	Winnipeg, Man.	500 00	175 00
McDiarmid, Alfred R.	Brandon, Man.	1,000 00	350 00
McRae, Alex. C.	Winnipeg, Man.	500 00	175 00
McMillan, Allan F.	Vancouver, B. C.	100 00	35 00
McDermott, Patrick J.	Minnedosa, Man.	1,000 00	350 00
McNaughton, James.	Killarney, Man.	500 00	175 00
McLeod, Kenneth A.	Vancouver, B. C.	1,000 00	350 00
McLean, Donald.	Moose Jaw, Sask.	2,000 00	700 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McLean, William J	Medicine Hat, Alta	1,000 00	350 00
McKenzie & Mann	Swift Current, Sask	500 00	175 00
McBride, Edward	Calgary, Alta	1,000 00	350 00
McCrimmon, Malcolm	Edmonton, Alta	1,000 00	350 00
McLeod, Malcolm J	Winnipeg, Man	500 00	175 00
McInnis, J. K	Regina, Sask	500 00	175 00
McCutcheon, Albert N	Winnipeg, Man	5,000 00	1,750 00
McCarthy, Edward	Regina, Sask	2,500 00	875 00
McKillop, Dougald	Portage la Prairie, M	500 00	175 00
McRobbie, John H	St. John, N.B	1,300 00	1,300 00
McElvanny, William J	Winnipeg, Man	500 00	175 00
McLeod, William E	Calgary, Alta	500 00	175 00
McKenzie, Malcolm W	Nanton, Alta	200 00	70 00
McNeil, J. C	Calgary, Alta	500 00	175 00
McIntyre, Duncan, J	Coleman, Alta	300 00	105 00
McClure, Roland W	Winnipeg, Man	500 00	175 00
McMillan, Neil	Moose Jaw, Sask	1,000 00	350 00
McDougall, A	Pictou, N.S	500 00	500 00
Nolan, John A	Calgary, Alta	500 00	175 00
Neilson, Hugh	Calgary, Alta	1,000 00	350 00
Nankin, Samuel	Toronto, Ont	1,500 00	525 00
Naden, Thomas H	Macclesfield, England	500 00	175 00
Neff, Charles E	Chinook, Alta	500 00	175 00
Normand, N	Laurierville, Que	100 00	35 00
Olafson, Gisli, estate	Winnipeg, Man	500 00	175 00
Osborne, William J	Winnipeg, Man	1,000 00	350 00
Ostiguy, Emile	Montreal, Que	14,200 00	8,675 00
Outhit, C. W	Halifax, N.S	1,000 00	350 00
Oakley, Albert	Toronto, Ont	5,000 00	1,750 00
Oliver, William	Lethbridge Alta	500 00	175 00
O'Hara, C. V	Frank, Alta	300 00	105 00
On, Mar	Blairmore, Alta	300 00	105 00
Ontkes, Didderich & Armstrong, Burton H.	Crossfield, Alta	300 00	105 00
Ostrum, Lars Avel	Staveley, Alta	500 00	175 00
Potter & McDougall	Edmonton, Alta	1,000 00	350 00
Pocock, Philip	London, Ont	5,500 00	1,925 00
Parker, James	Victoria, B.C	500 00	175 00
Pearson, T. T	Winnipeg, Man	500 00	175 00
Price, Harry S	Winnipeg, Man	500 00	175 00
Pollock, William	Maple Creek, Sask	2,000 00	700 00
Pickard, Isaac H	Edmonton, Alta	3,000 00	1,050 00
Porter, Nathaniel J	Moose Jaw, Sask	500 00	175 00
Parker, William A	Manitou, Man	500 00	175 00
Payne, Howard R. A	Winnipeg, Man	500 00	175 00
Paine, William B	Winnipeg, Man.–	1,000 00	350 00
Powell, James A	Edmonton, Alta	2,000 00	700 00
Ponoka Land Co	Ponoka, Alta	100 00	35 00
Philbrick, E	Danville, Que	100 00	35 00
Pringle, Mrs. Martha W	Belleville, Ont	300 00	300 00
Queen, James M	St.John, N.B	500 00	175 00
Quick, Gordon W	Maple Creek, Sask	1,000 00	350 00
Renwick, Neil W	Toronto, Ont	5,000 00	1,750 00
Ross, Bros., Limited	Edmonton, Alta	1,000 00	350 00
Russell, Lang & Co	Winnipeg, Man	1,000 00	350 00
Robertson, William	Calgary, Alta	2,000 00	700 00
Ross, Daniel N	Winnipeg, Man	500 00	175 00
Robertson & Hackett	Vancouver, B.C	1,000 00	350 00
Ruby, John E	Winnipeg, Man	500 00	175 00
Rubinovich & Haskell	Montreal, Que	1,000 00	350 00
Rombough, A. L	Boissevain, Man	100 00	35 00
Reid, Charles	Swift Current, Sask	1,000 00	350 00
Reid, Thomas	Regina, Sask	500 00	175 00
Robinson, Geo. T. C	Calgary, Alta	1,000 00	350 00
Rubinovich, Israel M	Montreal, Que	1,000 00	350 00
Rose, Frederick E	St. Stephen, N.B	5,000 00	1,750 00

THE DOMINION FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Riddell, John R	Moose Jaw, Sask	500 00	175 00
Roughton, Stephen	Kingston, Ont	500 00	175 00
Rossie, E. C.	Regina, Sask	500 00	175 00
Robertson, Benjamin	St. John, N.B	200 00	70 00
Rundle, William P	Winnipeg, Man	500 00	175 00
Revercomb, Charles H	Victoria, B.C	500 00	175 00
Ringrose, Geo. W	Claresholm, Alta	100 00	35 00
Rutherford, John R., M.D	Aurora, Ont	1,000 00	1,000 00
Rennie, William H	Winnipeg, Man	500 00	500 00
Shea, Patrick	Winnipeg, Man	500 00	175 00
Simpson, G. Herbert	Montreal, Que	1,000 00	350 00
Senecal, Rev. L. A	St. Hyacinthe, Que	500 00	175 00
Schnarr, William Jos	Killarney, Man	500 00	175 00
Star Electric Co	Winnipeg, Man	500 00	175 00
Shore, Est of Sidney	Victoria, B.C	500 00	175 00
Stephens, G. F. & Co. Ltd	Winnipeg, Man	500 00	175 00
Spencer, Christopher	Victoria, B.C	2,500 00	875 00
Sherlock, Philip James	Killarney, Man	200 00	70 00
Sutherland, Donald MacLeod	Boissevain, Man	600 00	210 00
Slater, Ransom L	Moose Jaw, Sask	500 00	175 00
Sugarman, William	Edmonton, Alta	1,000 00	350 00
Stewart, James N	Regina, Sask	1,000 00	350 00
Shannon, Wellington B	Viscount, Sask	500 00	175 00
Shaw, Francis	Gibson Landing, B.C	500 00	175 00
Sipprell, E. M	St. John, N.B	5,000 00	1,750 00
Snell, Herbert	Moose Jaw, Sask	1,000 00	350 00
Smith, Geo. K	Moose Jaw, Sask	500 00	175 00
Schaab, Andrew	Regina, Sask	500 00	175 00
Smith, Willaim H	Carman, Man	500 00	175 00
Siebenbaum, H	Victoria, B.C	1,300 00	455 00
Smith, Daniel	Winnipeg, Man	5,000 00	1,750 00
Somerville, W. & Son	Chatham, Ont	300 00	105 00
Sala, Paul	Winipeg, Man	500 00	175 00
Smith, Edward J. C	Victoria, B.C	500 00	175 00
Shaw & Cooper	Nanton, Alta	300 00	105 00
Sibbett & Hallett	Nanton, Alta	300 00	105 00
Sage, Robert	Lethbridge, Alta	200 00	70 00
Sparks, Abraham A	Blairmore, Alta	300 00	105 00
Spencer, John H	Medicine Hat, Alta	100 00	35 00
Sigler, Henry	Edmonton, Alta	1,000 00	350 00
Sutherland, James A	Drumheller,Alta	300 00	105 00
Sisman, Herbert	Aurora, Ont	300 00	105 00
Stuart, T. R. & Co	Calgary, Alta	500 00	175 00
Shantz, Elijah B	Carstairs, Alta	300 00	105 00
Solis, E. H	St. Hyacinthe, Que	500 00	175 00
Skelton, Henry	Edmonton, Alta	5,000 00	1,750 00
Steele, Frederick	Winnipeg, Man	500 00	175 00
Sutherland, William H	Rayside, Ont	500 00	500 00
Storey, D	Ottawa, Ont	500 00	500 00
Scott, Mrs. Bessie	Halifax, N.S	1,500 00	1,500 00
Scott, David A	Halifax, N.S	3,000 00	3,000 00
Struthers, Est. R. B	Montreal, Que	500 00	500 00
Scott, Angus M	Edmonton, Alta	500 00	500 00
Skitch, Alfred	Welland, Ont	200 00	200 00
Thomas, F.S	St. John, N.B	100 00	35 00
Thomas, Robert C	Calgary, Alta	2,000 00	700 00
Taylor, D. J	Winnipeg, Man	2,000 00	700 00
Thorne, Levert H	St. John, N.B	100 00	35 00
Taylor, Alexander	Edmonton, Alta	1,000 00	350 00
Turnbull & McCullock, Drs	Moose Jaw, Sask	1,000 00	350 00
Thomson, Wm. A., M.D	Regina, Sask	500 00	175 00
Tenaille, Daniel T	Maple Creek, Sask	1,000 00	350 00
Turner, Hyles E	Winnipeg, Man	500 00	175 00
Turner, Alexander	Hamilton, Ont	5,000 00	1,750 00
Tavender, E. F. L	Vancouver, B.C	2,500 00	875 00

THE DOMINION FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Taylor, Frank L	Winnipeg, Man	500 00	175 00
Thompson, Lewis E	Davidson, Sask	500 00	175 00
Troughton, E	Lumsden, Sask	200 00	70 00
Trudel, Benoit	Montreal, Que	300 00	105 00
Thompson, Lottie, Miss	Calgary, Alta	1,000 00	350 00
Taylor, E.L	Winnipeg, Man	5,000 00	1,750 00
Urquhart, Andrew	Lacombe, Alta	2,000 00	700 00
Underwood, Thomas	Calgary, Alta	2,500 00	875 00
Vrooman, William A	Winnipeg, Man	500 00	175 00
Vail, Charles E	St. John, N.B	2,000 00	700 00
Vrooman, Geo. L	Lethbridge, Alta	200 00	70 00
Webster, Geo. W	Swift Current, Sask	2,000 00	700 00
Wilson, Frederick C. B	Maple Creek, Sask	500 00	175 00
Wilson, Alexander	Victoria, B.C	500 00	175 00
Williamson Bros	Edmonton, Alta	1,000 00	350 00
Welsh, Alexander R	Boissevain, Man	1,000 00	350 00
Whitla, Henry W	Winnipeg, Man	1,000 00	350 00
Wiseman, R. B. & Co	Winnipeg, Man	500 00	175 00
White & Manahan	Winnipeg, Man	500 00	175 00
Watts, Thomas A	Winnipeg, Man	1,000 00	350 00
Williams, W. T	Victoria, B.C	2,500 00	875 00
Walton & Cleave	Carman, Man	500 00	175 00
Wellington, John H	Moose Jaw, Sask	1,000 00	350 00
Watson, Bros	Calgary, Alta	1,000 00	350 00
Western Planing Mills Co	Calgary, Alta	1,000 00	350 00
Whittaker, John T	Moose Jaw, Sask	500 00	175 00
Walton, Geoffrey H	Winnipeg, Man	2,500 00	875 00
Williamson, Matthew R	Winnipeg, Man	500 00	175 00
Whitlock, Geo. H	Moose Jaw, Sask	1,000 00	350 00
Wadleigh, William W	Edmonton, Alta	5,000 00	537 00
Williamson, Robt. G	Maple Creek, Sask	500 00	175 00
Wilkinson, James B	Deloraine, Man	500 00	175 00
Wallis, Henry A	Killarney, Man	1,000 00	350 00
Watt, John R. L	Winnipeg, Man	500 00	175 00
White, Thomas F	Charlottetown, P.E.I	500 00	175 00
Wallace, Charles A	Calgary, Alta	1,000 00	350 00
Welliver, Robt. B	Red Deer, Alta	100 00	35 00
Wallace, Dora E	Fernie, B.C	500 00	175 00
Worth & Holden	Vegreville, Alta	300 00	105 00
Williams, David	Canmore, Alta	1,000 00	350 00
Weber, Manasseh	Didsbury' Alta	500 00	175 00
Williams, R. A., M.D	Ingersoll, Ont	500 00	500 00
Walker, Thaddeus	Walkerville, Ont	8,400 00	8,400 00
White, Estate of John	Halifax, N.S	1,000 00	1,000 00
Watterworth, Mrs. Mary	Ingersoll, Ont	500 00	500 00
Whitelaw, R	Woodstock, Ont	200 00	200 00
Wilkinson, W. T	Amherstburg, Ont	200 00	200 00
Yates, Albert R	Gleichen, Alta	200 00	70 00
Young, Richardson	Edmonton, Alta	1,000 00	350 00
	Totals	$ 504,100 00	$ 207,982 00

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY,

LIST OF DIRECTORS—(As at February 27, 1913.)

Fred. W. Evans, President; Benj. Tooke, Vice-President; J. M. Fortier; Wm Hanson; H. B. Ames, M. P., Geo. G. Foster K. C; F. W. Fairman.

LIST OF SHAREHOLDERS,—(As at December 31st 1912.)

Name.	Residence.	No. of Shares	Amount subscribed.	Amount. paid in cash.
			$ cts.	$ cts.
Ames, H. B., M. P.	Montreal	25	2,500 00	2,500 00
Evans, Fred, W.	Montreal	25	2,500 00	2,500 00
Fairman, F. W.	Montreal	25	2,500 00	2,500 00
Fortier, J. M.	Montreal	25	2,500 00	2,500 00
Foster, Geo. G., K.C.	Montreal	25	2,500 00	2,500 00
Hanson, Wm.	Montreal	25	2,500 00	2,500 00
Tooke, Benj.	Montreal	25	2,500 00	2,500 00
Gresham Fire & Accident Insurance Society, Limited	London, Eng.	825	82,500 00	82,500 00
Gresham Life Assurance Society, Limited	London, Eng.	1000	100,000 00	100,000 00
	Totals	2000	$200,000 00	$200,000 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY..

LIST OF DIRECTORS—(As at February 22, 1913.)

James E. Roberts, President; A. E. Gooderham; C. D. Warren R. L. Patterson, W. G. Blackstock; D. D. Mann; Robert Archer; Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name	No. of Shares	Amount. subscribed.	Amount paid in cash.
		$	$
McKinnon Estate	100	10,000	6,250
Warren, C. D.	90	9,000	5,625
Patterson, R. L.	50	5,000	3,125
Crean, Estate	20	2,000	1,250
Archer, Robert	50	5,000	3,125
Thornton, Miss J. J.	20	2,000	1,250
Lowndes, Hry	30	3,000	1,875
Flett, Jno	50	5,000	3,125
Ross Estate	160	16,000	10,000
Blackstock, (Mrs) H. V.	30	3,000	1,875
Mann, D. D.	100	10,000	6,250
Gooderham, Geo. Est. in trust	150	15,000	9,375
Gooderham, A. E.	50	5,000	3,125
Gooderham, Geo. Estate	1434	143,400	89,625
Blackstock, W. G.	20	2,000	1,250
Roberts, J. E.	70	7,000	4,395
Ross, Douglas G.	20	2,000	1,250
Totals	2444	$ 244,400	$ 152,770

THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 24, 1913)

Hon. Thos. Crawford, President; Chas. C. Van Norman, Vice-President; E. S. Knowlton, 2nd Vice-Pres. J. M. Queen, 3rd Vice-Pres., C. E. Burnham, Jos F. A. Thompson, J. W. Foster, Wm. Haight, D. Hibner.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount. subscribed.	Amount paid in cash.
		$	$
Ainlay, Thomas	Mount Forest, Ont	250	25
Alexander, A. W	Guelph, Ont	500	250
Alexander, Dr. Wm. H	Toronto, Ont	500	250
Allen, Herbert Philip	London, Ont	500	250
Ardagh, Henry Hatton	Barrie, Ont	600	350
Arthur, Dr. Jos. Robins	Collingwood, Ont	500	250
Bailey, James	Harriston, Ont	250	125
Baldwin, George S	Aurora, Ont	1,100	600
Ball, George	Barrie, Ont	500	250
Barrick, Dr. Eli J	Toronto	500	250
Battell, J. E	Moosejaw, Sask	1,000	500
Beach, A. W	Winchester, Ont	50	5
Beattie, James	Seaforth, Ont	250	125
Begg, Herbert	Toronto, Ont	500	50
Bell, Judge A	Chatham, Ont	2,000	1,000
Berry, Hartley	Tillsonburg, Ont	1,000	500
Biggar, W. H., K.C	Montreal, P.Q	500	250
Bishop, William	Ottawa, Ont	100	100
Blair, George F	Goderich, Ont	100	50
Boles, estate James P	Ingersoll, Ont	1,000	500
Bonnick Mrs. Esther L	Toronto, Ont	500	250
Boyer, John	Kincardine, Ont	500	250
British Empire Ins. Co	Vancouver B. C	287,500	43,125
Brook, estate of B. F	Listowel, Ont	600	350
Brooke, estate of J. E	Toronto, Ont	1,500	750
Brown, F. Clement	Vancouver, B. C	500	50
Brown, Wm. Greenwood	Toronto, Ont	12,450	2,645
Bruce, Edward W	“	500	250
Burgess, Herbert H	Owen Sound, Ont	750	375
Burnham C. E	Vancouver B.C	2,500	375
Burr, Mrs. Emma C	Guelph, Ont	1,000	500
Burr, estate F. C	“	2,000	1,000
Burr, M. W	“	1,250	625
Burritt, estate of A	Mitchell, Ont	2,500	1,250
Cable, William	Toronto, Ont	500	50
Cameron, Mrs. Emily or Miss Maude	Petrolia, Ont	500	50
Cameron, John H	London, Ont	750	375
Campbell, Archd, G	Harriston, Ont	500	250
Carlyle, David	Toronto, Ont	1,100	550
Carlyle, Mrs. Isabel	“	150	75
Carpenter, E. R	Collingwood, Ont	500	250
Carroll, estate Ellen	Richmond Hill, Ont	500	50
Carscadden, Mrs. Nellie E	Galt, Ont	1,500	150
Carscadden, Thomas	“	3,000	1,500
Carson, Col. John	Montreal, Que	2,050	2,050
Carson, estate of Sam'l	Meaford, Ont	500	50
Chisholm, Mrs. Norah M	Belleville, Ont	500	250
Christie, Robert	Moosejaw, Sask	100	100
Chrysler, Minton A	Orono, Maine, U.S.A	500	250
Cockburn, Mrs. M. H	Toronto, Ont	500	50
Cody, Miss Annie	Newmarket, Ont	500	250
Colbeck, Franklin C	West Toronto, Ont	1,500	750

THE EQUITY FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		$	$
Connell, Dr. Jas. Cameron	Kingston, Ont	600	350
Cooke, John C	Kincardine, Ont	500	250
Cormack, estate of James	Guelph, Ont	1,000	500
Courtice, estate Rev. A. C	Toronto, Ont	1,000	100
Crawford, G. S	"	1,000	500
Crawford, Hon. Thomas	"	5,750	2,875
Creelman, Adam R	Montreal	50	25
Cressman, Mrs Clara	Peterborough, Ont	500	250
Cressman, Alva W	"	500	250
Dixon, Isaac	Medicine Hat, Alta	500	50
Dufton & Sons	Stratford, Ont	250	125
Dunlop, James	Hamilton, Ont	800	550
Eakins, Thomas	Harriston, Ont	250	125
Elliott, Dr. Adam G	Lucknow, Ont	500	250
Elliott, C. H	London, Ont	500	250
Elliott, William	Mitchell, Ont	2,500	1,250
Erratt, Jacob	Moosejaw, Sask	4,000	4,000
Escott, Mrs. Marion M	London, Ont	500	250
Ferguson, D. M	Stratford, Ont	500	250
Ferrier, Mrs. Annie	Guelph, Ont	250	125
Fielding, F. C	Coboconk, Ont	50	50
Filsinger, Fred. B	Toronto, Ont	450	45
Fisher, S. J	Campbellford, Ont	100	10
Ford, Thomas S	Mitchell, Ont	500	250
Forrester, estate of Andrew	"	2,500	250
Foster, J. W	Vancouver, B.C	2,500	375
Fowke, Fred'k L	Oshawa, Ont	500	250
Frawley, M. J	Barrie, Ont	1,000	500
Frost, estate of George	Toronto, Ont	500	250
Fulford, F. W	Brockville, Ont	100	10
Gardiner, Ella E	Goderich, Ont	500	250
Garroch, James	Listowel, Ont	1,200	1,200
Gibson, Rev. John	Thornhill, Ont	500	250
Gilles estate of John	Teeswater, Ont	500	50
Gourly, Mrs. Ida G	West Toronto, Ont	1,000	100
Gourley, Richard	"	1,000	100
Gowans, estate of John	Toronto, Ont	1,000	500
Greenizen, I	Petrolia, Ont	350	225
Greer, T. W	Vancouver, B.C	100	10
Grover, George A	Toronto, Ont	250	125
Groves, Dr. Abraham	Fergus, Ont	500	250
Haight W. M	Vancouver B.C	2,500	375
Hales, James	Toronto Ont	500	250
Hall, Zalmon A	Hamilton, Ont	500	250
Hallam, estate John	Toronto, Ont	500	250
Halls, Philip, John	Goderich, Ont	500	250
Hara, Fred'k N	Merriton, Ont	250	125
Hawley, Miss Deborah	Belleville, Ont	1,250	625
Haywood, Alfred	Toronto, Ont	500	250
Hendrie, William	Hamilton, Ont	2,500	1,250
Henwood, Dr. Alfred J	Brantford, Ont	2,850	1,425
Henwood, Edwin D	Toronto, Ont	350	35
Henwood, Geo. Digby	Victoria, B.C	300	150
Hibner, D	Berlin, Ont	10,500	5,250
Hill, Jonathan A	Toronto, Ont	2,000	1,000
Hipkins, J. C	New York, N.Y	2,500	250
Hiscox, estate of Willian	Port Perry, Ont	250	125
Hortin, estate of William	Windsor, Ont	1,000	100
Houston, John	Port Rowan, Ont	100	10
Howell, F. J	Hamilton, Ont	250	125
Hutton, J. O	Kingston, Ont	100	100
Irwin, H. E., K.C	Toronto, Ont	1,350	675
Irwin, John W	London, Ont	500	50
Jarvis, Chauncey G	"	250	125
Jenkins. Mrs, Frederica E	Madoc, Ont	500	50

THE EQUITY FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		$	$
Jennings, Robert C	Toronto, Ont	100	50
Jewell. John	Brantford, Ont	250	125
Joynt, W	Ottawa, Ont	100	50
Keefer, J. George	Norwood, Ont	1,000	500
Kerr, James	Alexandria, Ont	50	50
Kerr, James	Sarnia, Ont)	950	575
Keystone Underwriting & Brokerage Co., Limited	Toronto, Ont	20,000	5,000
King, W. C	Bowmanville, Ont	1,550	775
Knowlton E. S	Vancouver, B.C	2,500	375
Knox, estate John	Norwood, Ont	1,000	300
Lash, Mrs. Jean Anderson	Galt, Ont	2,500	250
Leonard, Henry F	Brantford, Ont	750	375
Lewis, William	Mount Forest, Ont	250	25
Livingstone, David W	Toronto, Ont	100	50
Lucas, J. A	Haliburton, Ont	100	10
Luke, Sidney	Tillsonburg, Ont	500	250
McArthur, Alexander	Seaforth, Ont	1,650	165
McCamus, David N	St. Mary's, Ont	500	250
McCamus, Rev. John A	Pickering, Ont	500	250
McCrimmon, Dr. John	Kincardine, Ont	250	125
McDiarmid, H. F	Ingersoll, Ont	1,000	500
McEvers, Miss Laura A	Cobourg, Ont	1,000	100
McIntosh, James I	Guelph, Ont	250	125
McKay, estate of Andrew B	Woodstock, Ont	500	250
McKeown, Mrs. Christina I	Orangeville, Ont	250	125
McLean, J. A	Moosejaw, Sask	1,000	1,000
McLean, Peter D	Woodbridge, Ont	1,000	500
McMurchie, James	Blyth, Ont	500	250
McMurtry, J. C	Moosejaw, Sask	500	125
Macdonald, Mrs. Alice	Guelph, Ont	250	125
MacLaren, A. F	Toronto, Ont	1,000	100
Macpherson, James A	Kincardine, Ont	250	125
Manning, estate of Alexr	Toronto, Ont	2,500	1,250
Manning, W. H	Coldwater, Ont	500	250
Mark, Elisha	Fenelon Falls, Ont	100	50
Marr, John	London, Ont	500	250
Marshall, Noel	Toronto, Ont	500	375
Martin, Dr. G. S	Schreiber, Ont	500	250
Matthews, Asa	Toronto, Ont	500	250
Meikle, Thos. D., M.D	Mount Forest, Ont	500	250
Meiklejohn, John	Harriston, Ont	250	125
Meyers, Arch. J	Montreal, P.Q	200	100
Miller, Lorne L	Aylmer, Ont	50	5
Mills, Jesse S	Toronto, Ont	1,100	600
Mills, Mrs. James	Calgary, Alta	500	50
Mills, Thomas A	Wingham, Ont	250	125
Morden, estate James B	Orangeville, Ont	200	20
Morgan, Edward	Toronto, Ont	2,500	1,250
Morgan, Joseph	Walkerton, Ont	500	200
Morissette, J. B	Quebec,Que	1,000	500
Morton, N. W	Prince Albert, Sask	500	250
Moore, estate Alvin J	Goderich, Ont	250	125
Moyer, Dr. Sylvester	Regina, Sask	100	50
Munn, Angus	Ripley, Ont	500	250
Murdoch, John G	Lucknow, Ont	500	250
Murray, Rev. John L	Toronto, Ont	1,000	500
Murray, R. W	"	500	250
Murray, Thomas	Owen Sound, Ont	500	250
Nairn, Charles A	Goderich, Ont	1,000	500
Needler, William	Lindsay, Ont	5,100	2,600
Nichol, Dr. William	Brantford, Ont	500	250
Noacker, Mrs. Anna Seager	China Grove, North Carolina, U. S	1,000	500
Noll, Joseph J	Toronto, Ont	350	175

THE EQUITY FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.	
		$	$	cts.
Norris, James	North Bay, Ont	500	250	
Noxon, Stephen	Ingersoll, Ont	1,000	100	
Ormerod, G. W., in trust	East Toronto, Ont	500	250	
Packham, James H	Owen Sound, Ont	500	250	
Perry, S. D	Toronto, Ont	50	5	
Pickard, Emma C. (Mrs.)	Seaforth, Ont	250	25	
Piggott, John	Chatham, Ont	500	250	
Pinch, John S	Owen Sound, Ont	500	250	
Platt, G. D	Picton, Ont	500	250	
Porter, George	Goderich, Ont	500	250	
Powell, A. B	Toronto, Ont	200	20	
Queen, James M	St. John, N.B	6,000	3,625	
Rae, Geo. Martin	Toronto, Ont	2,250	1,125	
Rance, Miss Alice N	Clinton, Ont	1,000	500	
Rance, Henry Torr	“	1,350	725	
Reedy, George	Toronto, Ont	500	250	
Reynolds, estate Peter	Norwood, Ont	500	250	
Richard, Hector	Ottawa, Ont	100	10	
Richards, John	Toronto, Ont	5,000	2,500	
Richardson, Mrs. Eliz. L	Aurora, Ont	500	250	
Riley, C. W	Ingersoll, Ont	1,000	500	
Robertson, A. H	Maxville, Ont	50	50	
Robertson, R. J	Ingersoll, Ont	500	250	
Robertson, Wm. J	St. Catharines, Ont	500	200	
Rogers, Thomas G	Toronto, Ont	50	10	
Ross, Charles G	Newmarket, Ont	500	250	
Russell, Mrs. Mary E	Toronto, Ont	50	25	
Rutherford, Dr. J. R	Aurora, Ont	500	250	
Schaefer, Henry M	Milverton, Ont	250	125	
Seaborn, W. E	Moosejaw, Sask	100	100	
Seagram, Arthur W	Toronto, Ont	1,750	375	
Shaw, C. S	Ottawa, Ont	100	25	
Sherin, Wesley	Lakefield, Ont	50	50	
Shortt, Prof. Adam	Ottawa, Ont	250	25	
Simpson, Wm. Graham	Toronto, Ont	250	125	
Slater, R. L	Moosejaw, Sask	1,000	1,000	
Sloan, John	Galt, Ont	1,000	500	
Smith, Dr. Arthur Dalton	Mitchell, Ont	2,000	1,000	
Smith, Mrs. Ethel B	Barrie, Ont	500	250	
Smith, John	Tillsonburg, Ont	1,000	500	
Smith, John A	Trenton, Ont	100	50	
Smith, Wm	Brockville, Ont	500	250	
Smith, W. F	Philadelphia, Pa	800	400	
Spratt, W. A	Hamilton, Ont	500	250	
Stalker, Dr. Malcolm	Walkerton, Ont	500	150	
Steele, James	Vankleek Hill, Ont	50	12	50
Stevenson, Henry M	Toronto, Ont	8,000	2,000	
Stewart, Robert	Guelph, Ont	500	250	
Stiver, Ruben A	Unionville, Ont	250	25	
Stocking, C. P	Waubaushene, Ont	500	250	
Strang, Hugh I	Goderich, Ont	250	125	
Strang, Miss Rose I	Grimsby, Ont	250	125	
Strath, Robert S	Toronto, Ont	100	10	
Tatham, Sidford	Listowel, Ont	500	250	
Taylor, Alfred	Galt, Ont	2,500	1,250	
Teasdall, Dr. Walter J	London, Ont	500	50	
Thompson, Jos. F. A	Vancouver, B.C	2,500	375	
Toronto Gen'l Trusts Corp. (in trust)	Toronto, Ont	50	25	
Tudhope, W. R	Toronto, Ont	1,000	500	
Turnbull, Dr. A. R	Moosejaw, Sask	1,000	1,000	
Turner, Mrs. Edith E	Toronto, Ont	500	250	
Vandervoort, Mrs. Ida M	Sidney Crossing, Ont	500	250	
Vandusen, Whitford	Toronto, Ont	2,500	500	
Vankleek, Mrs. Martha M	Leamington, Ont	1,000	500	
Van Norman, Chas. C	Toronto, Ont	3,000	1,500	

THE EQUITY FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		$	$
Van Norman, Harold R	Toronto, Ont	4,500	450
Walker, J. A., K.C	Chatham, Ont	1,500	750
Warren, Frederick	Toronto, Ont	500	250
Waterhouse, James	Ingersoll, Ont	1,000	500
Wells, Dr. S. M	Barrie, Ont	500	250
Wesley, Samuel	"	1,000	500
White, James	Woodstock, Ont	500	250
White, J. W	Chatham, Ont	500	250
Wightman, Robert	Owen Sound, Ont	500	250
Wilkins, Fred'k W	Norwood, Ont	1,000	100
Wilkinson, A. W	Barrie, Ont	500	50
Williams, Rev. Daniel	Bethany, Ont	5,000	2,500
Williams, Miss M. L	Norwood, Ont	500	250
Williams, Miss Oliva L	New York, N.Y	1,000	100
Willoughby, W. B	Moosejaw, Sask	2,500	1,250
Willson, F. C., in trust	Ballantrae, Ont	500	50
Wilson, Mrs. Carrie E	Port Huron, Mich	100	10
Wilson, James & Sons	Fergus, Ont	250	125
Woods, Walter	Hamilton, Ont	600	350
Yates, Herbert R	Brantford, Ont	500	150
Young, Rev. John	Hamilton, Ont	250	125
Yule, Alexander	Harriston, Ont	500	250
Yule, estate John	Guelph, Ont	1,000	500
Ziegler, Dr. O. H	Toronto, Ont	250	125
	Totals	$561,700	$156,197 50

FACTORIES INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1913).

C. R. Clapp,, President; B. L. Anderson, Vice-President; F. Murphy, K.C.; Wm. Jackson, Earnest Roy.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	No. of shares	Amount subscribed.	Amount paid in cash.
			$	$
Clapp, C. R	Toronto	10	1,600	1,000
Ormsby, J. Y	"	10	1,600	1,000
Anderson, B. L	"	10	1,600	1,000
Murphy, Fergus	Quebec	10	1,600	1,000
Young, R. B	Toronto	1	160	100
Ormsby, Clapp &Anderson, Limited	"	959	153,440	95,900
	Totals	1,000	$160,000	$100,000

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at March, 1, 1913.)

Peleg Howland, President; D. R. Wilkie, Vice-President; F. Norie Miller; Hon. Robert Jaffray; Robert Hobson; F. Gordon Osler; W. G. Jaffray; C. Norie Miller.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
W. G. Jaffray	Toronto	2,000 00	500 00
D. R. Wilkie	"	2,000 00	500 00
Hon. Senator Robt, Jaffray	"	2,000 00	500 00
Robt. Hobson	Hamilton	2,000 00	500 00
F. Norie-Miller	Perth, Scotland	4,000 00	1,000 00
C. Norie-Miller	New York	2,000 00	500 00
F. G. Osler	Toronto	2,000 00	500 00
J. Mayhew Allen	Perth, Scotland	4,000 00	1,000 00
Peleg Howland	Toronto	2,000 00	500 00
R. Y. Sketch	London, England	2,000 00	500 00
General Accident, Fire & Life Assurance Corporation, Limited	Perth, Scotlamd	176,000 00	44,000 00
	Totals	$200,000 00	$ 50,000 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 15, 1913.)

Robert Ness, President; L. A. Lavallee, Vice-President; A. K. Frigon, L. P. Berard, A. Champagne, A. E. Brigent.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Agla, A.	Harrow, Ont.	100 00	40 00
Alarie, G.	Joliette, Que.	200 00	80 00
Archambault, J.	Roxton Pond, Que.	100 00	40 00
Barette, J. A.	St. Barthelemi, Que.	100 00	40 00
Belanger, A. O.	Papineauville, Que.	1,500 00	600 00
Berard, Hon. L. P.	Montreal, Que.	9,500 00	3,800 00
Bregent, A. E.	Montreal, Que.	7,000 00	2,800 00
Brousseau, F. J.	Sault au Recollet, Que.	5,100 00	2,040 00
Champagne, R.	Montreal, Que.	10,000 00	4,000 00
Chatelin, S.	St. Andre Avellin, Que.	100 00	40 00
Chauret, A. D.	Ste. Genevieve, Que.	500 00	200 00
Chevrier, R.	Ottawa, Ont.	500 00	200 00
Choinière, A.	Waterloo, Que.	100 00	40 00
Cleveland, H. R.	Danville, Que.	100 00	40 00
Colin, Dr. A.	St. Narcisse, Que.	100 00	40 00
Cornu, F.	Ottawa, Ont.	1,000 00	400 00
Daignault, F. H.	Acton Vale, Que.	100 00	40 00
Delorme, E.	Sault au Recollet, Que.	800 00	320 00
d'Halewyn, Baron, J.	Montreal, Que.	8,000 00	3,200 00
Desaulniers, E.	Montreal, Que.	500 00	200 00
Desjardins, Hon. Alph.	Montreal, Que.	100 00	40 00
Duchene, Dr. J. D.	Quebec, P. Q.	500 00	200 00
Duhamel, Edg.	Granby, Que.	100 00	40 00
Dupuis, H.	Hull, Que.	1,000 00	400 00
Fauteaux, F.	Montreal, Que.	1,000 00	400 00
Frigon, A. P. L.	Montreal, Que.	9,500 00	3,800 00
Gagnon, J. S. S.	Ahuntsic, Que.	700 00	280 00
Gauthier, J. A.	Hull, Que.	500 00	200 00
Généreux, Dr. D.	Montreal, Que.	5,000 00	2,000 00
Gohier, & Cie.	Montreal, Que.	1,000 00	400 00
Gonthier, Geo.	Montreal, Que.	100 00	40 00
Grothe, Dr. J. D. M.	Iberville, Que.	1,000 00	400 00
Heroux, Melle C.	Edmonton, Alta.	200 00	80 00
Houle, Rev. J. B.	Marieville, Que.	500 00	200 00
Janelle, Dr. J. A.	Sherbrooke, Que.	200 00	80 00
Jodoin, M.	Montreal, Que.	2,000 00	800 00
Kannon, M.	"	1,000 00	400 00
Lachapelle, Dr. E. P.	"	100 00	40 00
Lamarre & Cie, W.	"	500 00	200 00
Lanctot, Roch.	St. Constant, Que.	2,000 00	800 00
Laporte, H.	Montreal, Que.	400 00	160 00
La Riviere Hon. A. A. C.	Montreal, Que.	100 00	40 00
Laurin, Dr. A. M.	Buckingham, Que.	1,000 00	400 00
Lavallée, L. A.	Montreal, Que.	5,000 00	2,000 00
Leduc, R. A.	"	6,800 00	2,720 00
Lippe, J. H. H.	Buckingham, Que.	500 00	200 00
Mailhot, J. A.	Montreal, Que.	500 00	200 00
Malo, J. A.	Maisonneuve, Que.	500 00	200 00
Marchand, C. A.	Montreal, Que.	1,000 00	400 00
Martin, S.	Granby, Que.	100 00	40 00
Masson, Dr. R. A.	Montreal, Que.	2,300 00	920 00
Mélancon, H.	Ottawa, Ont	500 00	200 00
Michaud, F.	Montreal, Que	200 00	80 00
Monette, Dr. W.	"	4,400 00	1,760 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.—*Concluded*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Monty, A.	Roxton Pond, Que.	300 00	120 00
Ness, Robert	Howick, Que.	5,000 00	2,000 00
Paradis, J. G.	Lac au Saumon, Que.	200 00	80 00
Perrier, Mackay A.	Papineauville, Que.	1,000 00	400 00
Phaneuf, A.	St. Antoine, Que.	100 00	40 00
Pilon, Dr. H.	Vaudreuil, Que.	200 00	80 00
Prevost, J.	Sault au Recollet, Que.	100 00	40 00
Rochon, N.	Montreal, Que.	6,500 00	2,600 00
St. Pierre, I.	Roxton Pond, Que.	200 00	80 00
Sawyer, Edm.	Montreal, Que.	1,000 00	400 00
Archambault, Dr. U.	Hull, Que.	2,000 00	800 00
Telmosse, J. B.	Sorel, Que.	100 00	40 00
Chatelain, P.	Thurso	500 00	200 00
Senécal, T. P.	Sault au Recollet	600 00	240 00
Sylvestre, L. P.	St. Barthelemi. Que.	100 00	40 00
Telmosse, A. I.	Ottawa, Ont.	2,000 00	800 00
Toupin, Rev. J.	St. Antoine Abbe, Que.	1,000 00	400 00
Tracey, Dr. A. W.	Sherbrooke, Que.	200 00	80 00
Vallières, A. I. & Cie.	Montreal, Que.	100 00	40 00
Watson, Dr. John	Howick, Que.	500 00	200 00
	Totals	$117,400 00	$ 46,960 00

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at February 14, 1913).

Hartland S. McDougall, President; William Wainwright, Vice President; H. E. Rawlings, Managing Director; H. V. Meredith, Jas. B. Forgan, Geo. Hague, Hon. E. C. Smith, H. W. Cannon, Philip Stockton.

LIST OF SHAREHOLDERS—(As at January 13, 1913).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Billingsley Mrs. Anne	Westmount	10	500	500
Carter, Mrs. Edith L	Montreal	20	1,000	1,000
Cumming, Mrs. E. M	Vancouver, B.C	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto	100	5,000	5,000
Gilroy, Mrs. B	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glassco, Mrs. B. M	"	510	25,500	8,980
Gunn, Geo. C	London, Ont	10	500	100
Gunn, Mrs. Theresa M	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hamilton, John	Quebec	50	2,500	2,500
Lindsay, Miss Amy C	Montreal	20	1,000	1,000
Lindsay, Cecil V	Montreal	20	1,000	1,000
Lindsay, Douglas V	Georgeville, Que	20	1,000	1,000
Morrice, D	Montreal	60	3,000	600
MacDougall, H. S	"	350	17,500	3,500
Meredith, H. V	"	25	1,250	1,250
McCulloch, Wm. estate of	Toronto	6	300	60
McCulloch, Robertson	Montreal	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors	"	210	10,500	10,500
Piddington, Mrs. Susan	Quebec	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E	"	3	150	150
Piddington, Arthur G	Montreal	6	300	300
Piddington, Samuel	Ottawa	21	1,050	1,050
Piddington, Alfred	Montreal	21	1,050	1,050
Piddington, Mrs. Annie institute	Quebec	21	1,050	1,050
Ross James G., estate of	"	120	6,000	1,200
Riddell, Alex. F	Montreal	10	500	100
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, H. E. A	Montreal	640	32,000	15,240
Rawlings, Mrs. L	"	4,043	202,150	69,870
Rawlings, Miss A. L	"	511	25,550	9,030
Rawlings, George W	"	510	25,500	8,980
Rawlings, W. T	"	610	30,500	13,940
Rawlings, Miss L., Institute.. Scott Richard B., Curator...	"	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec	3	150	150
Smith, Larratt W., estate of	Toronto	100	5,000	5,000
Stayner, Mrs. H. R	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S	Colchester, England	137	6,850	5,250
Strickland, Mrs. C. C., estate of	Lakefield, Ont	30	1,500	300
Torrance, Jas. F	Montreal	365	18,250	4,130
Torrance, John	"	366	18,300	4,180

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Thomson, Geo. H.	Quebec	60	3,000	3,000
Walker, James R.	Montreal	6	300	60
Wells, Mrs. Vivian M.	“	3	150	150
Withall, Wm. J., estate of	Montreal	86	4,300	4,300
Wainwright, Wm.	“	100	5,000	2,000
White, Mrs. Amelia	“	10	500	500
Armes, G. R. W.	New York	540	27,000	7,000
Atkins, Edw. F.	Boston, Mass	100	5,000	5,000
Burroughs H. N., estate of	Philadelphia, Pa	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N. Y.	5	250	250
Barr, John W., jr	Louisville, Ky	10	500	500
Caldwell, Miss Mary	Troy, N. Y.	5	250	250
Comegys, B. B., estate of	Philadelphia, Pa	20	1,000	1,000
Cannon, H. W.	New York, N. Y.	230	11,500	7,500
Chafee, Z.	Providence, R. I.	7	350	350
Chafee, Z.,	“	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa	5	250	250
Dunham, Mrs. Alice	Boston Mass	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa	20	1,000	1,000
Dickson, Mrs. S. H.	“	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa	8	400	400
Emens, Mrs. Jessie F., estate of	Syracuse, N. Y.	30	1,500	1,500
Furnival, Mrs. Amy	Portland, Me	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill	20	1,000	1,000
Gibbs, Mrs. Sarah B.	New York	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa	14	700	700
Gorman, George J.	“	10	500	500
Hamilton, W. A.	Boston, Mass	10	500	100
Hartshorne, Charles, estate of	Philadelphia	50	2,500	2,500
Hepburn, A. B.	New York, N. Y.	20	1,000	1,000
Jesup, Maria de Witt	New York, N. Y.	200	10,000	2,000
Illinois Trust & Saving Bank, Trustee under the wlll of Hon. J. Russell Jones	Chicago, Ill	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo	15	750	750
Lee, Mrs. Caroline Worral	Philadelphia	60	3,000	3,000
Lloyd, D, McK.	Pittsburg, Pa	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N. J.	50	2,500	2,500
Merrill, C. L.	Pittsburg, Pa	10	500	500
Messler, Mrs. M. R.	“	14	700	700
Messler, Eugene L.	“	14	700	700
Messler, Mrs. Agnes C.	“	28	1,400	1,400
McCook, Willis F.	Pittsburg, Pa	5	250	250
McCoy, Mrs. Mary W.	Alleghany City, Pa	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc, —Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa	200	10,000	10,000
Pell, Alfred, estate of	“	40	2,000	2,000
Quarier, Cushman	Louisville, Ky	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa	13	650	650
Rolph, W. T., est	Philadelphia, Pa	10	500	500
Smith, Hon. J. Gregory, estate of	St. Albans, Vt	80	4,000	4,000
Smith, Hon. E. C.	“	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa	20	1,000	1,000
Stockton, Phillip	Boston	20	1,000	1,000
Thaw, Wm.	Pittsburg, Pa	5	250	250
Thompson, Mary Thaw, testamentary trustee	Pittsburg, Pa	20	1,000	1,000
Walton, Samuel B.	“	20	1,000	1,000
Weld, C. Minot	Boston	10	500	500
	Totals	13,372	$ 668,600	$ 304,600

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1913.)

K. W. Blackwell, President; D. Forbes Angus, Vice-President; Hon. A. W. Atwater, Hon. Evelyn Hubbard, H. M. Lambert, F. W. Molson, A. J. Relton, A. G. Sweet, F. L. Wanklyn.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Angus, D. Forbes	Montreal	2,500 00	625 00
Atwater, Hon. A. W	"	2,500 00	625 00
Blackwell, K. W	"	2,500 00	625 00
Hubbard, Hon. Evelyn	London, England	2,500 00	625 00
Lambert, H. M	Montreal	2,500 00	625 00
Molson, F. W	"	2,500 00	625 00
Relton, A. J	London, England	2,500 00	625 00
Sweet, A. G	"	2,500 00	625 00
Wanklyn, F. L	Montreal	2,500 00	625 00
Guardian Assurance Company (Limited)	London, England	977,500 00	244,375 00
	Totals	$1,000,000 00	$ 250,000 00

THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 12, 1913.)

J. R. Berry, President; R. L. Reid, Vice-President; W. E. Knowles, M.P., F. R. Begg, Chas. E. Berg, Managing Director, A. G. Creelman, Hon. J. A. Sheppard.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Chas. E. Berg	Vancouver, B.C	200,600 00	40,120 00
Thomas Miller	Moose Jaw, Sask	500 00	100 00
Wm. Loree	Winnipeg, Man	14,000 00	2,800 00
Louis S. Berg	Willmar, Minn	2,000 00	400 00
Malcolm J. Macleod	Moose Jaw, Sask	5,000 00	1,000 00
Eliza H. Quayle	Vancouver, B.C	6,000 00	1,200 00
William Keay	Moose Jaw, Sask	1,500 00	300 00
Mrs. K. E. Loree	Winnipeg, Man	1,000 00	200 00
A. G. Farrell	Moosomin, Sask	2,500 00	500 00
Miss Maud Loucks	Calgary, Alta	300 00	60 00
J. F. Loree	Winnipeg, Man	10,000 00	2,000 00
Mrs. Rhoda Q. Berg	Vancouver, B.C	6,000 00	1,200 00
John Henry Kern	Moose Jaw, Sask	1,600 00	320 00
J. Edward Caldwell	"	500 00	100 00
James E. Rice	Calgary, Alta	500 00	100 00
John A. Sheppard	Moose Jaw, Sask	20,000 00	4,000 00
Wm. E. Knowles	Moose Jaw, Sask	10,000 00	2,000 00
James Duff	Drinkwater, Sask	500 00	100 00
Wm. Henry Duff	"	1,000 00	200 00
Wm. Prout	"	500 00	100 00
Lushman F. Fulmore	Macoun, Sask	100 00	20 00
Alfred Edgar Jones	Milestone, Sask	500 00	100 00
James Russell Fox	Vancouver, B.C	2,000 00	400 00
Thos. Ashford	Weyburn, Sask	1,000 00	200 00
Rev. David Kellock	Kinnears Mills, P.Q	1,000 00	200 00
John D. Willitt	Drinkwater, Sask	1,000 00	200 00
T. J. How Land Co., Ltd	Rouleau	500 00	100 00
John Henry Brubaker	Moose Jaw, Sask	3,500 00	700 00
Robt. Ledingham	"	2,500 00	500 00
Neil McMillan	"	2,000 00	400 00
Wm. W. Lockwood	"	500 00	100 00
John G. Bastedo	"	1,000 00	200 00
John Rouatt	"	1,000 00	200 00
George W. Spence	"	1,000 00	200 00
Robt. E. Allcock	"	1,000 00	200 00
Wm. H. Weber	Lethbridge, Alta	500 00	100 00
Chas. D. T. Becker	Macleod, Alta	500 00	100 00
Robt. G. Matthews	"	500 00	100 00
Luke Henry Cochlin	Granum, Alta	500 00	100 00
Henry E. Anderson	Moose Jaw, Sask	20,000 00	4,000 00
John Brandon Robertson	Staveley, Alta	500 00	100 00
William LaMere	"	500 00	100 00
Robt. B. Allen	"	500 00	100 00
Chas. Wilson	Nanaimo, B.C	500 00	100 00
Thos. J. James	Windthorst, Sask	500 00	100 00
Wm. Tracey Cunningham	Moose Jaw, Sask	500 00	100 00
Gabriel Rex Severson	Staveley, Alta	500 00	100 00
Thos. Cameron Barrie	Moose Jaw, Sask	500 00	100 00
Henry B. Sims	"	500 00	100 00
Harvey Samuel Dillabough	"	2,000 00	400 00
James Campbell	"	2,000 00	400 00
Wm. Colwell Stirling	Nanton, Alta	1,000 00	200 00
Wm. Kinnear Thompson	Calgary, Alta	2,000 00	400 00
Ole J. Amundsen	Claresholm, Alta	500 00	100 00

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Oris Sydney Chapin	Calgary, Alta	2,500 00	500 00
Arthur Geo. Brown	Vancouver, B.C	2,000 00	400 00
John Robertson	Cranbrook, B.C	500 00	100 00
Miss Martha A. Murphy	Utica, Minn	1,000 00	200 00
Richard W. Stanley	Moose Jaw, Sask	500 00	100 00
Arthur Herbert Legge	Winnipeg, Man	500 00	100 00
Andrew Dalgarno	Victoria, B.C	5,000 00	1,000 00
Mrs. Isabella Campbell	Moose, Jaw, Sask	500 00	100 00
William Logan	Westview, Sask	2,000 00	400 00
John Henry Murphy	Milestone, Sask	1,500 00	300 00
Alex. Ross McCallum	Vancouver, B.C	1,000 00	200 00
Wm. Henry McRoberts	Moose Jaw, Sask	500 00	100 00
Herbert M. Rose	Vancouver, B.C	6,000 00	1,200 00
George Hill	Calgary, Alta	500 00	100 00
Edward Hewetson Heaps	Vancouver, B.C	1,000 00	200 00
R. L. Reid	“	6,000 00	1,200 00
John W. Jackson	“	500 00	100 00
John Russell Berry	“	80,000 00	16,000 00
Wm. Jas. Gilliland	Victoria, B.C	1,000 00	200 00
Chas. Sovereign Springer	Calgary, Alta	500 00	100 00
David Henry Dick	Vancouver, B.C	200 00	40 00
A. Maxwell Muir	Ketchosin, B.C	1,000 00	200 00
George Hobson	Vancouver, B.C	500 00	100 00
Frederick Jeffrey	“	3,000 00	600 00
Lyttleton Bros	“	20,000 00	4,000 00
Jas. Cran	Duncan, Vanc. Island, B.C.	500 00	100 00
Robt. Dowswell	Victoria, B.C	2,000 00	400 00
Scott Nelson Keitch	Vancouver, B.C	1,000 00	200 00
Lemon, Gonnason & Co	Victoria, B.C	5,000 00	1,000 00
Chas. Stanford Douglas	Vancouver, B.C	1,000 00	200 00
Thomas Leith	“	1,000 00	200 00
Geo. Eugene McKee	“	1,000 00	200 00
Eben Naysmith Harvie	“	500 00	100 00
John Sampson	Nanaimo, B.C	2,500 00	500 00
Hugh Aitken	Los Angeles, Cal	500 00	100 00
Chas. Godwin Stevens	Nanaimo, B.C	500 00	100 00
Wm. Henry McLellan	Nanaimo, B.C	200 00	40 00
Albion Johns	Victoria, B.C	500 00	100 00
Christopher Croft	Vancouver, B.C	1,000 00	200 00
Edward John McFeely	“	10,000 00	2,000 00
Axel Eutin	Kelowna, B.C	1,000 00	200 00
Palmer Brooks Willits	“	500 00	100 00
Ainsley Megraw	Hedley, B.C	1,000 00	200 00
Jas. Caspell Loree	New Westminster, B.C	9,000 00	1,800 00
Thos. Henry Paulson	Paulson, B.C	500 00	100 00
John Wm. Paulson	Vancouver, B.C	500 00	100 00
Wm. Ellery Fales	New Westminster, B.C	2,000 00	400 00
Wm. Gosnell	Nelson, B.C	1,000 00	200 00
Wm. Robt. Braden	Rossland, B.C	1,000 00	200 00
Harry Allen Belyea	New Westminster, B.C	1,000 00	200 00
Miss Rachael Macfarlane	Vancouver, B.C	1,000 00	200 00
Nels Nelson	New Westminster, B.C	2,000 00	400 00
Sydney Francis Quick	Vancouver, B.C	3,000 00	600 00
Alexander Zeigler	Halbrite, Sask	1,000 00	200 00
Augustus L. Lavery	New Westminster, B.C	2,000 00	400 00
Hugh Gilmour	Pasqua, Sask	2,500 00	500 00
Mrs. Lorenda A. Loree	Winnipeg, Man	5,100 00	1,020 00
Miss Alvena J. Thomson	Nutana, Sask	500 00	100 00
Jos. Loree	Wiste, Alta	500 00	100 00
Thos. Stout	Rossland, B.C	2,000 00	400 00
Norman H. Murray	Lethbridge, Alta	1,000 00	200 00
Fred. Hick	“	1,000 00	200 00
Sylvanus G. Davies	“	500 00	100 00
Mrs. Ida May Coy	Victoria, B.C	1,000 00	200 00
Wm. Henry Coy	“	1,000 00	200 00

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Everett H. Eddy	Grand Rapids, Mich	5,000 00	1,000 00
C. S. Gladstone	Prince Albert, Sask	300 00	60 00
Jas. Fred. A. Stull	"	5,000 00	1,000 00
Chas. McDonald	"	1,000 00	200 00
Samuel McLeod	Prince Albert, Sask	500 00	100 00
Mrs. Winnifred E. McLeod	Prince Albert, Sask	500 00	100 00
Jos. B. Kernaghan	Prince Albert, Sask	500 00	100 00
Mrs. Jennie G. Steinson	Rockwood, Ont	1,000 00	200 00
John Crawford	Prince Albert, Sask	400 00	80 00
Archibald L. Brown	Saskatoon, Sask	2,000 00	400 00
Wm. J. Breckenridge	Pincher Creek, Alta	500 00	100 00
Charles Kettles	Pincher Creek, Alta	1,000 00	200 00
D. C. McDougall	Pincher Creek, Alta	500 00	100 00
James Clark Co	Claresholm, Alta	1,000 00	200 00
Edwin Robertson	Sunny Nook, via Rose Lynn, Alta	1,000 00	200 00
Emiel Griesbach	Gleichon, Alta	1,000 00	200 00
Robt. L. Broad	Lafleche, Sask	2,000 00	400 00
Thomas H. Gregson	Oxbow, Sask	1,000 00	200 00
Dr. Henry A. Stewart	Saskatoon, Sask	200 00	40 00
F. W. Stribling	High River, Alta	1,000 00	200 00
Mrs. Carrie V. Creelman	Shaughnessy Heights, Vancouver, B.C	5,000 00	1,000 00
Angus G. and Carrie V. Creelman	Shaughnessy Heights, Vancouver, B.C	3,500 00	700 00
Cyrus H. Bowes	Victoria, B.C	5,000 00	1,000 00
Wm. H. Pennock	Victoria, B.C	5,000 00	1,000 00
Richard B. Birley	Tuxford, Sask	200 00	40 00
Arthur Banninger	Windthorst, Sask	3,000 00	600 00
Frank LeRoy	Victoria, B.C	5,000 00	1,000 00
Thos. Edgar Truscott	Alameda, Sask	2,000 00	400 00
Arthur A. McLean	Carievale, Sask	500 00	100 00
Arthur N. Wankel	Plentywood, Montana	9,000 00	1,800 00
John Cameron Ross	Victoria, B. C	5,000 00	1,000 00
Andrew H. Mitchell	Victoria, B. C	2,500 00	500 00
Herbert Dutton Weaver	Saskatoon, Sask	2,000 00	400 00
Miss Alice M. Braden	Rossland, B.C	1,000 00	200 00
Alfred Wm. Braden	Rossland, B.C	1,000 00	200 00
William Burton	Brownlee, Sask	1,000 00	200 00
Mrs. Laura W. Berry	Vancouver, B.C	20,000 00	4,000 00
Albert E. Mainwaring	Nanaimo, B.C	500 00	100 00
Josiah Hemans	Nanaimo, B.C	500 00	100 00
Karl Russell Berry	Vancouver, B.C	20,000 00	4,000 00
Miss Anna L. Giguere	Vancouver, B.C	500 00	100 00
Mrs. A. Sellick	Victoria, B.C	100 00	20 00
Edward Bernath	Victoria, B.C	2,500 00	500 00
Raymond B. Punnett	Victoria, B.C	1,000 00	200 00
Gideon B. Housser	Vancouver, B.C	1,000 00	200 00
Edwin F. Comber	Selkirk, Man	500 00	100 00
John W. Lord	Winnipeg, Man	500 00	100 00
The Jos. Chew Lumber & Shingle Mfg. Co. Ltd	Vancouver, B.C	10,000 00	2,000 00
Edward A. Martin	Milestone, Sask	1,000 00	200 00
Aris P. Humphrey	Craik, Sask	1,000 00	200 00
Frederick Morris	Macleod, Alta	1,000 00	200 00
Edgar F. Robinson	Vancouver, B.C	2,000 00	400 00
Miss Mary E. Delano	Salt Lake City, Utah	500 00	100 00
Edgar H. Murphy	Vancouver, B.C	1,000 00	200 00
Miss Annie E. Gray	Vancouver, B.C	1,000 00	200 00
Mrs. Mabel Howard	Vancouver, B.C	5,000 00	1,000 00
Wm. Marsh Dobson	Vancouver, B.C	1,000 00	200 00
Ezra H. Berry	Vancouver, B.C	600 00	120 00
Arthur C. Freeman	Macleod, Alberta	1,000 00	200 00
James Grant Chalmers	Vancouver, B.C	1,000 00	200 00
Samuel McMurtry	Oxbow, Sask	1,000 00	200 00
Miss Mary H. Freeman	Nanaimo, B.C	100 00	20 00

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Reginald L. Gutsell	Winnipeg, Man	300 00	60 00
Henry Sample Angas	Victoria, B.C.	300 00	60 00
Angus G. Creelman	Vancouver, B. C.	20,500 00	2,400 00
S. S. Dumoulin	Moose Jaw, Sask	200 00	40 00
Wm. Henry Wilson	Craik, Sask	1,000 00	200 00
W. J. Budd	Calgary, Alta	2,000 00	400 00
David Reekie	Moose Jaw, Sask	10,000 00	2,000 00
Mrs. Fay B. Griffin.	Wooster, Ohio	5,000 00	1,000 00
Ernest A. Goodman	Brandon, Man.	1,000 00	200 00
John F. Lindsay	Moose Jaw, Sask	2,000 00	400 00
Wm. A. Smart	Moose Jaw, Sask	6,000 00	1,200 00
John Furbow	Cumberland, B. C	4,000 00	800,00
Robt. S. Robertson	Cumberland, B.C	7,800 00	1,560 00
Andrew Sipes	Moose Jaw, Sask	2,000 00	400 00
Jos. Sceli	Moose Jaw, Sask	2,000 00	400 00
Olaf Olafson	Mortlach, Sask	1,000 00	200 00
Wm. V. Gies	Moose Jaw, Sask	400 00	80 00
Edwin W. Cross	Moose Jaw, Sask	1,000 00	200 00
John Frost	Moose Jaw, Sask	500 00	100 00
Mrs. Mary McLeod	Moose Jaw, Sask	2,000 00	....
Robt. Matthews	Moose Jaw, Sask	1,000 00	....
Chas. R. Stewart	Moose Jaw, Sask	500 00	100 00
Hiram E. Hughes	Moose Jaw, Sask	1,000 00	200 00
Wm. A. Durie	Pasqua, Sask	2,500 00	500 00
Jos. W. Glover	Moose Jaw, Sask	1,000 00	....
Nelson Dennis	Moose Jaw, Sask	500 00	....
Mrs. Henry Bedford	Moose Jaw, Sask	500 00	100 00
Henry Bedford	Moose Jaw, Sask	2,000 00	400 00
U. F. Hansberger	Moose Jaw, Sask	5,000 00	1,000 00
Robt. Dalrymple	Moose Jaw, Sask	1,000 00	200 00
Edward P. Elsom	Moose Jaw, Sask	2,000 00	400 00
John Baumgart	Moose Jaw, Sask	500 00	....
Arthur R. Oakes	Moose Jaw, Sask	500 00	100 00
Jos. Annable	Moose Jaw, Sask	1,000 00	....
John Baird	Cumberland, B.C	2,400 00	480 00
Daniel Waldron	Cumberland, B. C	1,000 00	200 00
Clark Russell	Cumberland, B.C	1,000 00	200 00
Mrs. Margaret S. Maybee	Moose Jaw, Sask	1,000 00	200 00
James Pascoe	Moose Jaw, Sask	2,500 00	500 00
Noble Advertising Agency	Vancouver, B.C	1,000 00	200 00
Chas. Wm. Elderkin	Vancouver, B. C	2,500 00	2,500 00
John C. Briggs	Cumberland, B.C	1,000 00	200 00
Mrs. Mary Nash	Cumberland, B.C	2,000 00	400 00
Wm. and Mary Beveridge	Cumberland, B.C	1,000 00	200 00
Robt. J. Sceli	Moose Jaw, Sask	1,000 00	200 00
Mrs. Annie E. Sceli	Moose Jaw, Sask	500 00	100 00
Wm. Simington	Moose Jaw, Sask	1,000 00	200 00
John Porter	Moose Jaw, Sask	1,000 00	200 00
R. L. Slater	Moose Jaw, Sask	1,000 00	200 00
Ambrose H. Prosser	Moose Jaw, Sask	3,000 00	600 00
Mrs. Martha Turner	Nanaimo, B.C.	2,000 00	400 00
Mrs. Ida C. Hale	Moose Jaw, Sask	1,000 00	200 00
Albert K. Ellis	Moose Jaw, Sask	2,000 00	....
Malcolm McGillivray	Moose Jaw, Sask	2,500 00	500 00
Geo. H. Ross	Moose Jaw, Sask	3,000 00	600 00
Geo. E. Clemenshaw	Caron, Sask	1,000 00	200 00
James Glen	Drinkwater, Sask	1,000 00	200 00
John M. Newberry	Moose Jaw, Sask	2,000 00	....
Alfred H. Woolliams	Moose Jaw, Sask	1,000 00	200 00
Dr. Wm. A. Robertson	Moose Jaw, Sask	1,000 00	200 00
Asa Willsie	Moose Jaw, Sask	500 00	100 00
Mrs. Ellen M. Allen	Vancouver, B.C	2,000 00	400 00
Albert C. Elderkin	Parrsboro, N.S.	14,500 00	14,500 00
Geo. F. Bosomworth	Oxbow, Sask	500 00	100 00
Mrs. Alemia S. Kennedy	Moose Jaw, Sask	2,000 00	400 00

THE HUDSON BAY INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Mrs. Mary A. E Duff	Drinkwater, Sask	500 00	100 00
Frank Monaco	Cumberland, B.C	1.000 00	....
John W. Frame	Cumberland, B. C	500 00	100 00
Robt. Somerville	Cumberland, B.C.	1,000 00	70 00
Wm. Langrish	Oxbow, Sask	600 00	120 00
Hon. Thos W. Patterson	Victoria, B.C.	5,000 00	1,000 00
James Walker	Cumberland, B.C	3,500 00	700 00
Aaron Gonnason	Victoria, B.C.	5,000 00	1,000 00
Jacob W. Hostetter	Gainsboro, Sask	600 00	120 00
Jno. E. A. Burdett	Winnipeg, Man	2,500 00	500 00
Edward J. Mancer	Middlechurch, Man	1,000 00	200 00
Wm. W. Burdette	Winnipeg, Man	2,500 00	500 00
Edward Burdette	Winnipeg, Man	2,500 00	500 00
Stanley W. Burdette	Winniepg, Man	2,500 00	500 00
Wm. Geo. Bower	Winnipeg, Man	100 00	20 00
Geo. H. Henderson	Winnipeg, Man	500 00	100 00
Wm. Robertson	Winnipeg, Man	200 00	40 00
Arthur Dennis	Rapid City, Man	200 00	40 00
Miss Ursula Schofield	Winnipeg, Man	600 00	120 00
Chas. Howard	Rivers, Man	100 00	....
Mrs. H. Yewdall	Winnipeg, Man	800 00	160 00
Moses Finklestein	Winnipeg, Man	200 00	40 00
Frank Roots	Youngstown, Alta	200 00	40 00
Edw. L. Colling	Moose Jaw, Sask	2,000 00	400 00
E. J. D. Jones	Alameda, Sask	400 00	80 00
Howard S. Powell	Winnipeg, Man	100 00	20 00
R. J. Frampton	Biggar, Sask	100 00	20 00
Sydney J. Wainwright	Winnipeg, Man	100 00	20 00
John McGuire	Grand Forks, N.D	200 00	40 00
Thos. C. Taylor	Winnipeg, Man	600 00	120 00
Miss E. Taylor	Winnipeg, Man	400 00	80 00
W. Farnsworth	Winnipeg, Man	600 00	....
Geo. E. Trorey	Vancouver, B.C	5,000 00	1,000 00
Christopher Spencer	Vancouver, B.C	1,000 00	200 00
	Totals	$882,500 00	$185,930 00

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at January 14, 1913.)

E. W. Cox, President; Noel Marshall, Vice-President; Hon. Geo. A. Cox, Hon. F. T. Frost, R. Bickerdike, M. P., Elias Rogers, S. Burrows, G. A. Morrow, Sir Wm. Whyte, H. C. Cox, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Cox, Hon. G. A.	Toronto, Ont.	175,000 00	35,000 00
Cox, H. C.	“	65,000 00	13,000 00
Cox, E. W.	“	100,000 00	20,000 00
Cox, F. G. (estate)	“	55,000 00	1,000 00
Davis, A. L. (estate)	“	160,000 00	32,000 00
Goldsmith, Dr. P. G.	“	25,000 00	5,000 00
Hodgens, W. S.	“	15,000 00	3,000 00
Morrow, G. A.	“	55,000 00	11,000 00
Marshall, Noel	“	25,000 00	5,000 00
Rogers, Elias	“	10,000 00	2,000 00
Willans, E.	“	50,000 00	10,000 00
Wood, E. R.	“	100,000 00	20,000 00
Central Canada Loan and Savings Co.	“	10,000 00	2,000 00
Whyte, Sir William	Winnipeg, Man.	10,000 00	2,000 00
Bickerdike, R.	Montreal, Que.	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	10,000 00	2,000 00
Corby, H.	“	10,000 00	2,000 00
Frost, Hon. F. T.	Smith's Falls, Ont.	10,000 00	2,000 00
Morrow, G. W.	Peterboro, Ont.	40,000 00	8,000 00
Robb, W. D.	Montreal, Que.	5,000 00	1,000 00
Kenny, J. J. Estate	San Francisco, Cal.	50,000 00	10,000 00
Hanna, D. B.	Toronto, Ont.	10,000 00	2,000 00
	Totals	$1,000,000 00	$ 200,000 00

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1913.)

J. Gardner Thompson, President; J. W. Binnie, Vice-President, A. G. Dent; J. C. Rimmer; Sir Alexander Lacoste; M. Chevalier; W. Molson Macpherson; Thos. J. Drummond; John Emo.

LIST OF SHAREHOLDERS—(At at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Liverpool & London & Globe Insurance Company Limited	Liverpool, England	477,500	95,500
A. G. Dent	“ “	2,500	500
J. C. Rimmer	“ “	2,500	500
J. Gardner Thompson	Montreal, Que.	2,500	500
Sir Alexander Lacoste	“	2,500	500
M. Chevalier	“	2,500	500
W. M. Macpherson	“	2,500	500
T. J. Drummond	“	2,500	500
John Emo	“	2,500	500
J. W. Binnie	“	2,500	500
		$ 500,000	$ 100,000

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 28, 1913.)

Alfred Wright, Pres., Thomas F. Dobbin, Geo. C. Howie, A. E. Blogg, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Wright, Alfred	Toronto	2,000	1,600
Dobbin, Thomas F.	Montreal	2,000	1,600
Blogg, A. E.	Toronto	2,000	1,600
Howie, Geo. C.	Toronto	2,000	1,600
MacLean, Alex.	Toronto	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	490,000	392,000
	Totals	$ 500,000	$ 400,000

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at March 1, 1913.)

A. H. C. Carson, President; F. D. Williams, Vice-President; Hon. C. H. Campbell; W. T. Whitehead; T. P. Birchall; Sir Samuel Faire; Harry Wrightson; Oscar Gray; G. H. Williams; F. D. Williams.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Matthews, Wrightson & Co., Can, Ltd.	Montreal	910	$ 91,000 00	15,925 00
W. T. Whitehead	"	10	1,000 00	175 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	Toronto	10	1,000 00	175 00
Oscar Gray	London, Eng.	10	1,000 00	175 00
T. P. Birchall	Montreal	10	1,000 00	175 00
Hon. Colin H. Campbell	Winnipeg	10	1,000 00	175 00
Harry Wrightson	London, Eng.	10	1,000 00	175 00
Sir Samuel Faire	Leicester, Eng.	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
	Totals	1,000	$ 100,000 00	$ 17,500 00

THE MERCANTILE FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 26, 1913).

W. A. Sims, President; Alfred Wright, Secretary; A. E. Blogg, Arthur W. Blake, T.F. Dobbin, Alex. McLean.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Sims, W. A.	Bushey, Herts, Eng.	2,000	400
Wright, Alfred	Toronto	2,000	400
Blogg, A. E.	"	2,000	400
Howie, Geo. C.	"	2,000	400
Dobbin, T. F.	Montreal	2,000	400
Blake, Arthur W.	Winnipeg, Man.	2,000	400
London and Lancashire Fire Insurance Co.	Liverpool, Eng.	238,000	47,600
	Totals	$ 250,000	$ 50,000

MONTREAL-CANADA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 26, 1913.)

L. A. Lavallée, President; A. Champagne, Vice-President; H. H. Beck, E. E. A. DuVernet, George P. Reid, F. C. Lariviere, Noe Leclaire, W. P. Carter, J. W. Rutherford.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Amiot, O.	Outremont	38	380	190
Beck, H. H.	Toronto, Ont.	1,000	10,000	5,000
Boivin, H.	Montreal	20	200	100
Barette Succr. M.	“	73	730	365
Beausejour, J. E.	“	8	80	40
Beauvis, Dame C.	Maissonville, Que.	9	90	45
Beauchemin, L. J.	Montreal	20	200	100
Boucher, J. N.	“	34	340	170
Boivin, Jos. G.	“	19	190	95
Boivin, Marie Louise	“	38	380	190
Carter, W. P.	“	1,000	10,000	5,000
Champagne, A.	“	87	870	435
Champagne, A., in trust	“	800	8,000	4,000
Couillard, Dame Vve. E.	“	6	60	30
Campbell, B.	“	26	260	130
Constantineau, G.	“	20	200	100
Cherier, C. S. Succn.	“	143	1,430	715
Cumberland, C. R.	Toronto, Ont.	1,000	10,000	5,000
DeBellefeuille, E. L.	Montreal	4	40	20
Desjardins, L. H.	Terrebonne	29	290	145
Decury, A.	Montreal	13	130	65
Dountre, Jetson Spouse, Succn.	“	15	150	75
Dupras, M. A.	“	18	180	90
Desrosurs, B.	Ville St. Pierre	6	60	30
Deschene, T.	Montreal	5	50	25
Dionne, A.	“	71	710	355
Destrois-Maisons R.	“	14	140	70
DuVernet, E. E. A.	Toronto, Ont.	1,000	10,000	5,000
Davidson, G. A.	Winnipeg	1,000	10,000	5,000
Finan, T. F.	Toronto	1,000	10,000	5,000
Gauthier, T.	Montreal	43	430	215
Gratton, C., Estate	“	40	400	200
Giroux, Dame N.	“	4	40	20
Girard, J.	“	13	130	65
Girard, Dame J.	“	13	130	65
Heighington, A. C.	Toronto	1,000	10,000	5,000
Julien, L.	Montreal	60	600	300
Kolber, Dame S.	“	10	100	50
Leduc, E.	“	77	770	385
Leclaire, Noe	“	50	500	250
Lariviere, F. C.	“	70	700	350
Lariviere, E.	“	100	1,000	500
Labrique, J. O.	“	25	250	125
Lambert, A.	“	7	70	35
Lamer, Dame J. E.	“	19	190	95
Lariviere Incorporated	“	37	370	185
Lalonde, N.	“	50	500	250
Laberge, L., M.D.	“	80	800	400
Lapierre, Dame A.	“	68	680	340
Lamy, Hercule	“	55	550	275
Lamer, J. E.	“	25	250	125
Laviolette, D. J.	“	96	960	480
Laurier, Dame A.	“	9	90	45

MONTREAL-CANADA FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Laurier, C. H.	"	117	1,170	585
Larose, A.	"	9	90	45
Labrique, Delle A.	"	9	90	45
Lamoix, C.	"	7	70	35
Lavallée, L A. in trust	Montreal, Que	1,000	10,000	5,000
Leblanc, H. J.	"	4	40	20
Laporte, J. E.	Maisonville, Que	9	90	45
Mousseau, J. G.	Montreal	3	30	15
Major, E.	"	5	50	25
Mathiew, Wm. F. H.	"	125	1,250	625
O'Neill, T. J.	"	36	360	180
Poirier, L.	"	2	20	10
Payette, L.	"	14	140	70
Perras, J.	"	13	130	65
Paquette, A.	"	32	320	160
Papineau, J. A.	"	469	4,690	2,345
Papineau, J. C. Gustave	"	125	1,250	625
Papineau, E. Leopold	Outremont, Que	125	1,250	625
Papineau, Evelyne	Montreal	125	1,250	625
Papineau, Berthe	"	125	1,250	625
Papineau, Godfroy	"	125	1,250	625
Papineau, Louis J.	Valleyfield, Que	125	1,250	625
Papineau, J. A. Aimé	Montreal	125	1,250	625
Quintal, Dame J.	"	22	220	110
Roy, H. N., Succn.	"	5	50	25
Racette & Freres	"	201	2,010	1,005
Robert, E.	"	24	240	120
Rutherford, J. W., in trust	Toronto	583	5,830	2,915
Reid, Geo .P.	"	1,000	10,000	5,000
St. Aubin, C.	Montreal	6	60	30
St. Denis, A. J. H.	"	340	3,400	1,700
St. Jean, T.	"	22	220	110
Simpson, C. M.	Winnipegal	1,000	10,000	5,000
Tessier, A. L.	Montre "	35	350	175
Zappa, J. B.		45	450	225
	Totals	15,479	$ 154,790	$ 77,395

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at 25th February, 1913.)

Hon. H. B. Rainville, President; Hon. Senator J. M. Wilson, Vice-President; Neuville Belleau, Hon. J. L. Decarie, H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Ouimet, Louis Payette, Hon. L. P. Pelletier, K.C.

LIST OF SHAREHOLDERS—(As at 31st December, 1912.)

Name.	Address.	Amount subscribed and fully paid up.
		$
Archer, Hon. C.	Montreal	2,500
Beaubien, L. G. & Co.	“	300
Beauchemin, L. J. O	“	500
Beaudet, G.	Victoriaville	140
Beckit, O. G.	Montreal	1,000
Belleau, N.	Quebec	1,500
Berger, Succ'n. C.	Montreal	500
Berthiaume, O. F.	“	250
Blondeau, J. A.	“	750
Boisvert, J. H.	Quebec	170
Boucher, A.	Joliette	1,000
Boulet, J. B.	“	1,000
Boulet, Dr. R.	“	2,000
Brassard, A. R.	Montreal	850
Brunet, R.	“	2,000
Cantin, F.	“	100
Carmel, A.	“	40
Cardinal, Succ'n. J. T.	“	500
Caron, Rev'd. J. B.	St. Maurice	1,000
Chalifoux, J. H.	Montreal	1,000
Chaput, C.	“	1,000
Charland, A.	“	400
Clement, J. E.	“	44,280
Clement, J. E., in trust	“	300
Clement, J. E., in trust	“	100
Clement, J. E., in trust	“	100
Clement, J. E., in trust	“	100
Clement, J. E., Succ'n. Sr.	“	250
Clement, J. E. Mrs.	“	350
Clement, J. F.	Waterloo	500
Cloutier, P. Z.	St. Benoit	100
Contant, E. Miss	Montreal	400
Copping, W.	Joliette	1,000
D'Argencourt, L. O.	Montreal	1,000
Decarie, Hon. J. L.	“	12,600
Dubuc, A.	“	100
Dufour, J.	St. Moise	100
Ekers, H. A.	Montreal	3,750
Ethier, J.	“	1,000
Fiset, J. B. R.	Rimouski	500
Fournier, J. E.	Montreal	250
Forget, Sir. R.	“	17,500
Gabias, M.	“	1,050
Gariepy, H.	“	200
Garnier, C.	Garnier, P.Q.	50
Granger, J. F.	Montreal	500
Gouin, Sir Lomer	Quebec	1,750
Grothe, L. O.	Montreal	1,000
Lalonde, A.	“	100
Lariviere, E.	“	3,000
Lemay, H.	“	500
Larue, L.	“	500
Larue, J. L.	“	100
Lauzon, E. Miss	St. Louis, Kent, N.B.	500

MOUNT ROYAL ASSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed and fully paid up.
		$
Lavallee, L. A.	Montreal	1,000
Lemieux, J. H.	“	250
Lemieux, Hon. R.	Ottawa, Ont	2,000
Le Seminaire de Montreal	Montreal	6,850
Lesperance, A. P.	“	500
Letendre, J. B.	“	100
Letourneau, O. H.	“	750
Mageau, J.	“	500
Mathieu, J. P. B., Succ'n.	“	340
Maurault, Mde. L. D.	L'Assomption	4,000
Macdonald, J. R.	Montreal	250
McKergow, J.	“	250
McNally, Mrs. Annie	“	2,750
Normandin, A.	“	2,000
Normandin, J.	“	500
Ouimet, Hon. J. A.	“	3,000
Paterson, Succ'n. J. W.	“	500
Payette, L.	“	5.750
Pelletier, Hon. L. P.	Ottawa, Ont	1,750
Phelan, F. E.	Montreal	100
Philps, A.	Huntingdon	200
Plouffe, H.	Montreal	300
Prefontaine, T.	“	500
Prevost, E.	“	110
Rainville, Mad. E. A.	“	4,520
Rainville, Hon. H. B.	“	61,850
Rainville, Hon. H. B., in trust	“	10,000
Rougier, P. V.	“	100
Rouleau, A.	“	250
Roy, Mrs. C.	L'Assomption	500
Santoire, A. T. Z.	St. Chrysostome	500
Savard, Mrs. J. A.	Montreal	50
Simard, A.	“	800
St. Germain, F.	“	200
Thibaudeau, A.	“	100
Toohey, J.	“	250
Tourville, R.	“	1,000
Tremblay, W.	“	100
Trenholme, W. H.	“	100
Trudel, J. D.	“	250
Vaillancourt, J. A.	“	1,000
Villeneuve, Mad. J. B.	“	500
Villeneuve, L.	“	200
Walsh, D. R.	“	250
Ward, J.	“	200
Warren, J. L.	“	1,000
Wilson, Hon. J. M.	“	20,000
	Total	$ 250,000

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1913.)

Donald McDonald, President; Allan J. Adamson, Vice-President; F. W. Leistikow; F. W. Drewry, J. A. McDonald; Colin Inkster; W. G. Livingston, D. L. Mather; Arthur Stewart; F. E. Kenaston; John Leslie; John R. Persse; J. W. Bettes; H. W. Hutchinson; N. Gardner Boggs; Sir R. P. Roblin J. D. McArthur; J. A. Thompson; A. C. Bulling.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			$	$
Adamson, Allan J. in trust	Winnipeg, Man	430	43,000 00	10 836,00
Adamson, J. E	"	25	2,500 00	750 00
Adamson, Allan B	"	10	1,000 00	252 00
Adamson, Long & McDonald	"	638	63,800 00	15,328 00
Adamson, Mrs. Mary, wife of J. E	"	11	1,100 00	330 00
Allan, Jas. A	Regina, Sask	10	1,000 00	300 00
Appleton, John	Toronto, Ont	5	500 00	150 00
Axford, Annie M	Belmont, Man	3	300 00	90 00
Adair, Thos	Trehern, Man	12½	1,250 00	375 00
Ashley, W. W	Saskatoon, Sask	13	1,300 00	390 00
Atkinston, Chas' L	Wawanesa, Man	10	1,000 00	300 00
Alpine, Jno, C	Joliet, Ill	5	500 00	150 00
Adair, John	Trehern, Man	5	500 00	150 00
Agnew, Thos. J	Prince Albert, Sask	13	1,300 00	390 00
Armitage, Robt. W	Roland, Man	13	1,300 00	390 00
Argue, W. P	Vancouver, B.C	2½	250 00	75 00
Bell, W. J	Saskatoon, Sask	100	10,000 00	3,000 00
Bain, Alex	Winnipeg, Man	25	2,500 00	750 00
Bashford, W. B	Rosthern, Sask	100	10,000 00	2,400 00
Bettes, J. W	Winnipeg, Man	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth	Winnipeg, Man	100	10,000 00	3,453 95
Boggs, N. G	Saskatoon, Sask	50	5,000 00	1,500 00
Brock, Jeffrey, H	Winnipeg, Man	4	400 00	120 00
Breton, Mrs. N	Letillier, Man	1	100 00	30 00
Bulman, W. J	Winnipeg, Man	5	500 00	150 00
Beattie, Jno. A	Miami, Man	2½	250 00	75 00
Bray, G. H	Morden, Man	5	500 00	150 00
Bond, Amos	Roland, Man	2½	250 00	75 00
Brooks, J. E	Calgary, Alta	2½	250 00	75 00
Bristol, J. W	Victoria, B. C	25	2,500 00	750 00
Bowman, Isaac	Miami, Man	5	500 00	150 00
Baker, A. H	Rosebank, Man	12½	1,250 00	375 00
Black, J. H	Morden, Man	5	500 00	150 00
Black, Jean E	Morden, Man	2½	250 00	175 00
Bjornstead, Julius	St. Paul, Minn	5	500 00	150 00
Brethor, R. W	Hamiota, Man	½	50 00	15 00
Bulling, A. C	Winnipeg, Man	12½	1,250 00	375 00
Cooper, Geo. W	Keremos, B. C	50	5,000 00	1,200 00
Conway, Michael	Winnipeg, Man	125	12,500 00	3,547 50
Coyle, D. F	"	25	2,500 00	709 50
Chambers, Robt	Gretna, Man	20	2,000 00	600 00
Campbell, R. J	Boissevain, Man	2½	250 00	75 00
Crawford, W. E	Hartney, Man	10	1,000 00	300 00
Cannon, Chas	Belmont, Man	7½	750 00	225 00
Campbell, E. J	Carnduff, Sask	5	500 00	150 00
Castelle, Sophia A. H	Belmont, Man	5	500 00	150 00
Clinskill, Jas	Saskatoon, Sask	5	500 00	150 00
Couling, Pierce	Wawanesa, Man	5	500 00	150 00
Chubb, Benjamin	Saskatoon, Sask	12½	1,250 00	375 00
Carpenter, O. O	Sully, Iowa	12½	1,250 00	375 00
Coo, Geo. H	Fort William, Ont	5	500 00	150 00

NORTH EMPIRE FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			$	$
Cherry, Harry T.	Winnipeg, Man.	5	500 00	150 00
Carrothers, J.	Methven, Man.	12½	1,250 00	375 00
Cannon, Cyril	Belmont, Man.	10	1,000 00	300 00
Cornwall, W. A.	Claresholm, Alta.	5	500 00	150 00
Chalmers, R. J.	Manitou, Man.	5	500 00	150 00
Christie, Jonas	Glenboro, Man.	12½	1,250 00	375 00
Chisholm, Maud	Winnipeg, Man.	2½	250 00	75 00
Cameron, Jno. A.	Rathwell, Man.	5	500 00	150 00
Campbell, A. A.	Vancouver, B.C.	2½	250 00	75 00
Campbell, L.	“	2½	250 00	75 00
Chambers, J. H.	Winnipeg, Man.	13	1,300 00	390 00
Est. Ayshford, Chadwick	Winnipeg, Man.	1	100 00	30 00
Church, Elizebeth Jane	South Durham, P. Q.	5	500 00	150 00
Carlin, Michael B.	Victoria, B.C.	15	1,500 00	450 00
Clarkson, Worrell	St. Paul, Minn.	1	100 00	30 00
Drewry, F. W.	Winnipeg, Man.	30	3,000 00	900 00
Deans, Wm. J.	Brandon, Man.	13	1,300 00	390 00
Dundas, Henry	Miami, Man.	7½	750 00	225 00
Deeds, Griffin, H.	Chicago, Ill.	10	1,000 00	300 00
Davidson, Gilbert E.	Manitou, Man.	5	500 00	150 00
Duncan, James	Glenboro, Man.	5	500 00	150 00
Dingle, Geo. S.	Calgary, Alta.	5	500 00	150 00
Dingwall, D. R.	Winnipeg, Man.	2½	250 00	75 00
Denegve, Jas. D.	St. Paul. Minn.	5	500 00	150 00
Elliott, Jas. H.	Carnduff, Sask.	13	1,300 00	390 00
Elliott, James	Wawanesa, Man.	25	2,500 00	750 00
Friesen, Jacob L.	Gretna, Man.	25	2,500 00	750 00
Friesen, P. J.	Gretna, Man.	25	2,500 00	750 00
Friesen, Jacob P.	Gretna, Man.	50	5,000 00	1,500 00
Fahey, Joseph	Winnipeg, Man.	50	5,000 00	1,410 00
Fitzpatrick, F. C.	Margaret, Man.	20	2,000 00	600 00
Foster, Carlyle M.	Winnipeg, Man.	10	1,000 00	300 00
Fellows, Arthur	Victoria B.C.	5	500 00	150 00
Foulds, Wm. R.	Carnduff, Sask.	8	800 00	240 00
Fairbairn, Alex.	“	12½	1,250 00	375 00
Fairbairn, Geo.	“	12½	1,250 00	375 00
Foulds, Andrew H.	“	38	3,800 00	1,140 00
Fitz-Henry, W. D. T.	Myrtle, Man.	12½	1,250 00	375 00
Fleming, Edgar	Victoria, B.C.	3	300 00	90 00
Fairfax, Wm. H.	Holland, Man.	7½	750 00	225 00
Frederickson, J. S.	Glenboro, Man.	5	500 00	150 00
Frank, Mrs. R. W.	Minto, Man.	5	500 00	150 00
Fargey, J. H.	La Reviere, Man.	½	50 00	15 00
Griffin, J. I.	Weyburn, Sask.	3	300 00	90 00
Gordon, Albert L.	Regina, Sask.	25	2,500 00	750 00
Garbutt, O. D.	Crystal City, Man.	1	100 00	30 00
Guthrie, Archibald	St. Paul, Minn.	5	500 00	150 00
Gillespie, Jno. C.	Winnipeg, Man.	5	500 00	150 00
Grant, Geo. J.	St. Paul, Minn.	5	500 00	150 00
Green, Jos. E.	Wawanesa, Man.	2½	250 00	75 00
Holroyde, Edward	Winnipeg, Man.	50	5,000 00	1,200 00
Heubach, Wolfe A.	Punnichy, Sask.	50	5,000 00	1,260 00
Hutchinson, H. W.	Winnipeg, Man.	100	10,000 00	2,520 00
Hay, Robt. T.	“	20	2,000 00	600 00
Hamilton, Wm. L.	Passburg, Alta.	50	5,000 00	1,500 00
Haverson, John H.	..Carman, Man.	5	500 00	150 00
Hunter, Wm. H.	Qu'Appelle, Sask.	5	500 00	150 00
Higgins, A. F.	Roland, Man.	3	300 00	90 00
Halpenny, J.	Winnipeg, Man.	12½	1,250 00	375 00
Holditch, Constance M.	“	5	500 00	150 00
Hudson, Horace V.	“	2½	250 00	75 00
Hamilton, J. J.	“	3	300 00	90 00
Hughton, R. R.	Belmont, Man.	1	100 00	30 00
Hodgson, W. T.	Roland, Man.	38	3,800 00	1,140 00
Hanson, A. H.	Saskatoon, Sask.	25	2,500 00	750 00

THE NORTH EMPIRE FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hedderley, Jno. H	Grandview, Man	5	500 00	150 00
Hafford, Chas. W	Miami, Man	2½	250 00	75 00
Hodgson, Jas. H	Myrtle, Man	37½	3,750 00	1,125 00
Huston, James	Manitou, Man	5	500 00	150 00
Herriot, Wm	Souris, Man	5	500 00	150 00
Hamilton, Janet	Victoria, B. C	12½	1,250 00	375 00
Hall, James D	Vancouver, B.C	5	500 00	150 00
Hettle, John	Fairfax, Man	1	100 00	30 00
Harris, Henry	Victoria, B.C	3	300 00	90 00
Inkster, Colin	Winnipeg, Man	50	5,000 00	1,500 00
Jordan, William	Winnipeg, Man	100	10,000 00	3,000 00
Johnston, W. T	Wawanesa, Man	10	1,000 00	300 00
Jackson, Weymss	Hisdale, Ill	10	1,000 00	300 00
Jackson, Wm	Holland, Man	5	500 00	150 00
Johnson, R. E	Minneapolis, Minn	1½	150 00	45 00
Johnson, Bros	Minto, Man	12½	1,250 00	375,00
Jones, O. M	Victoria, B.C	25	2,500 00	750 00
Kenaston, F. E	Minneapolis, Minn	100	10,000 00	3,000 00
Kisby, R	Estevan, Sask	50	5,000 00	1,500 00
Kennedy, Finlay	Regina, Sask	3	300 00	90 00
Kenny, John	Victoria, B.C	8	800 00	240 00
Kerr, Ezra McS	Crystal City, Man	2½	250 00	75 00
Kirk, Mrs. Mary E	Myrtle, Man	12½	1,250 00	375 00
Koranty, E. A	Minneapolis, Minn	5	500 00	150 00
Kempton, Sarah M. G	Verden, Man	2½	250 00	75 00
Kane, Paul	Rathwell, Man	5	500 00	150 00
Kirk, Thos. Wm	Myrtle, Man	23½	2,350 00	705 00
Kelley, W. C	West Summerland, B.C	50	5,000 00	1,260 00
Long, Michael	Winnipeg, Man	115½	11,550 00	3,456 90
Lamont, Hon. J. H	Regina, Sask	50	5,000 00	1,500 00
Livingston, W. G	Winnipeg, Man	80	8,000 00	2,016 00
Livingston, Miss M. A	Winnipeg, Man	80	8,000 00	2,016 00
Long, William	“	20	2,000 00	680 00
Long, Wm. S	“	10	1,000 00	340 00
Laughlin, Jno B	Hartright, Man	2½	250 00	75 00
Livingston, Peter	Morden, Man	3	300 00	90 00
Langton, Robert	Roland, Man	3	300 00	90 00
Limback, Jos. A	Chicago, Ill	13	1,300 00	390 00
Lackhard, Wm. T	Carnduff, Sask	13	1,300 00	390 00
Lloyd, M. T. L	Winnipeg, Man	5	500 00	150 00
Leslie, Fredk. G	St. Paul, Minn	1	100 00	30 00
Law, Wm. M	Prince Rupert, B.C	5	500 00	150 00
Leistikow, F. W	Winnipeg, Man	200	20,000 00	6,000 00
Leslie, John	“	5	500 00	150 00
Mather, D. L	“	250	25,000 00	8,250 00
Matheson, Duncan	Inverness, Scotland	20	2,000 00	600 00
Mitchell, Millyard	Duck Lake, Sask	5	500 00	150 00
Miller, P. H	Morden, Man	5	500 00	150 00
Moffet, Frank B	Weyburn, Sask	5	500 00	150 00
Mara, Jno. A	Victoria, B.C	50	5,000 00	1,500 00
Martin, Jas. E	Ft. William, Ont	25	2,500 00	750 00
Morley, W. D. E	Winnipeg, Man	5	500 00	150 00
McDonald, Donald H	“	250	25,000 00	7,500 00
McCraney, Geo. E	Rosthern, Sask	50	5,000 00	1,500 00
McKenty, F. E. D	Winnipeg, Man	50	5,000 00	1,419 00
McDonald, D. O	“	10	1,000 00	300 00
McKenty, Jas	“	50	5,000 00	1,500 00
McArthur, Jno. D	“	250	25,000 00	7,500 00
McKenzie, Nathaniel M. W. J	North Bay, Ont	10	1,000 00	300 00
McDonald, Jno. A	Fort Qu'Appelle, Sask	50	5,000 00	1,500 00
McIntyre, D. R	Belmont, Man	5	500 00	150 00
McNeil, Fredk. M	Coronation, Alta	12½	1,250 00	375 00
McGregor, James	Clearwater, Man	5	500 00	150 00
McCullough, C. C	Ft. William, Ont	5	500 00	150 00
McLachlan, R. D	Stockton, Man	25	2,500 00	750 00

THE NORTH EMPIRE FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McTavish, Sara	Minton, Man	1	100 00	30 00
McKnight, Geo	Glenboro, Man	10	1,000 00	300 00
McLeod, D. M	Moose Jaw, Sask	1	100 00	30 00
McMillan, Donald	Neepawa, Man	5	500 00	150 00
MacIntyre, L. C	Winnipeg, Man	5	500 00	150 00
McCullough, Wm. I	Cartwright, Man	1	100 00	30 00
McGill, David	Holland, Man	5	500 00	150 00
McCuaig, Daniel W	Winnipeg, Man	2	200 00	60 00
McCutcheon, Jno. A	Glenboro, Man	10	1,000 00	300 00
McGillivray, Chas. D	Mather, Man	14	1,400 00	420 00
Newth, Reginald	Lipton, Sask	10	1,000 00	300 00
Newport, Reece M., Jr	St. Paul, Minn	1	100 00	30 00
Newton, Walter S	Calgary, Alta	2	200 00	60 00
Oxendale, James	Victoria, B.C	3	300 00	90 00
Orchard, J. G	Chicago, Ill	3	300 00	90 00
Phillips, Lester H	Cartwright, Man	2½	250 00	75 00
Park, Jos	Rosebank, Man	5	500 00	150 00
Phillips, Alex.....Est	Roland, Man	12½	1,250 00	375 00
Pool, Harry R	Belmont, Man	10	1,000 00	300 00
Pfermmer, Andrew H	Myrtle, Man	12½	1,250 00	375 00
Phillips, James	Roland, Man	2½	250 00	75 00
Platz, Paul P	Chicago, Ill	1	100 00	30 00
Pemberton, F. B	Victoria, B.C	50	5,000 00	1,500 00
Parker, Wm. A	Manitou, Man	10	1,000 00	300 00
Price, Harry S	Winnipeg, Man	2½	250 00	75 00
Persse, Jno. B	"	12½	1,250 00	375 00
Riordan, John	"	50	5,000 00	1,260 00
Roblin, Sir R. P	"	50	5,000 00	1,419 00
Roberts, Henry L	Grimsby, Ont	50	5,000 00	1,500 00
Ross, James I	Saskatoon, Sask	5	500 00	150 00
Rand, F. W	Winnipeg, Man	5	500 00	141 00
Robertson, Thos. S	Holland, Man	25	2,500 00	750 00
Roberts, Thos	Treherne, Man	5	500 00	150 00
Ross, George	Roland, Man	13	1,300 00	390 00
Roberts, Edward	Treherne, Man	5	500 00	150 00
Riddall, Alex	Burnside, Man	2	200 00	60 00
Ross, Wm. F	Holland, Man	5	500 00	150 00
Rixon, Herbert L	"	5	500 00	150 00
Richardson, Robt. D	Winnipeg, Man	13	1,300 00	390 00
Ross, Wm. R	Holland, Man	5	500 00	150 00
Reid, Jno. Wm	Hartney, Man	1	100 00	30 00
Robinson, James	Boissevain, Man	2½	250 00	75 00
Rawson, W. J	Brandon, Man	5	500 00	150 00
Rankin, Geo & Sons	Oakner, Man	3	300 00	90 00
Ryan, Thos	Winnipeg, Man	5	500 00	150 00
Stewart, Arthur	"	25	2,500 00	750 00
Stirk, Harry F	Moose Jaw, Sask	30	3,000 00	900 00
Speight, Miss Augusta	Winnipeg, Man	100	10,000 00	3,000 00
Smith, P. A	Ft. Frances, Ont	20	2,000 00	600 00
Sullivan, Mrs. Sara A	Winnipeg, Man	25	2,500 00	750 00
Story, Richard	Franklin, Man	1	100 00	30 00
Stoker, D. E	Chicago, Ill	5	500 00	150 00
Steel, Jennie	Ninga, Man	7½	750 00	225 00
Snider, A. W	Wawanesa, Man	25	2,500 00	750 00
Squire, Mrs. C	Clearwater, Man	1	100 00	30 00
Scott, Robert R	Winnipeg, Man	5	500 00	150 00
Stewart, Alex	Holland, Man	27½	2,750 00	825 00
Smith, Alfred	"	17½	1,750 00	525 00
Stachan, Robert	Ft. William, Ont	7½	750 00	225 00
Stewart, James	Holland, Man	32½	3,250 00	975 00
Seagrelli, Ernest B	Joliet, Ill	5	500 00	150 00
Sloane, Mrs. Loretta	Fernie, B.C	2½	250 00	75 00
Sloane, J. R. in trust	"	2½	250 00	75 00
Shannon, Jno. P	Neepawa, Man	5	500 00	150 00
Scott, Henry	West Summerland, B.C	10	1,000 00	300 00

THE NORTH EMPIRE FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Sparks, Francis F	Vancouver, B.C	6	600 00	180 00
Scarrow, Wellington	Rathwell, Man	2½	250 00	75 00
Smith, William	New York, N.Y	5	500 00	150 00
Scarrow, Robert	Vancouver, B.C	2½	250 00	75 00
Simpson, R. M	Winnipeg, Man	12½	1,250 00	375 00
Seaborn, W. E	"	25	2,500 00	750 00
Turriff, Jno. G	Regina, Sask	50	5,000 00	1,500 00
Thompson, Jno .A	Winniepg, Man	50	5,000 00	1,500 00
Thomson, W. M	Ft. Qu'Appelle, Sask	10	1,000 00	300 00
Turriff, Miss Lilly	Winnipeg, Man	100	10,000 00	3,400 00
Turriff, Mrs. Catherine M	Regina, Sask	56	5,600 00	1,680 00
Turriff, Miss Edith O	"	11	1,100 00	330 00
Turriff, J. G., in trust	Ottawa, Ont	11	1,100 00	330 00
Turriff, J. G., in trust	"	11	1,100 00	330 00
Tweed, H. R	Winnipeg, Man	5	500 00	150 00
Tupper, Ranson	Chicago, Ill	10	1,000 00	300 00
Thornton, Robt. S	Deloraine, Man	5	500 00	150 00
Tweed, Geo. F	Winnipeg, Man	5	500 00	150 00
Thomber, Bessie H	Wawanesa, Man	2½	250 00	75 00
Thomber, Ernest J	"	5	500 00	150 00
Thomber, Hugh R	"	2½	250 00	75 00
Thorburn, Chas. H	Chicago, Ill	2½	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man	2½	250 00	75 00
Traunweiser, Chas	Calgary, Alta	10	1,000 00	300 00
Tolton, Jno. E	Oak Lake, Man	2½	250 00	75 00
Turriff, Robt. S	Regina, Sask	4	400 00	120 00
Wilson, David	Ft. Qu'Appelle, Sask	5	500 00	150 00
Willoughby, W. B	Moose Jaw, Sask	5	500 00	150 00
Whitmore, Geo. R	Regina, Sask	50	5,000 00	1,500 00
Wilkinson, Jos	Roland, Man	25	2,500 00	750 00
Wray, Annie R	Omaha, Neb	5	500 00	150 00
Welch, John	Roland, Man	2½	250 00	75 00
Willoughby, W. B	Moose Jaw, Sask	1½	150 00	45 00
Wenman, Helen K	Souris, Man	5	500 00	150 00
Westbrook, S. G	Belmont, Man	2½	250 00	75 00
Wilson, Thos. I	"	13	1,300 00	390 00
Winthrope, A. W	Lyleton, Man	5	500 00	150 00
Wardhaugh, Mark F	Winnipeg, Man	1	100 00	30 00
Wilson, Russell	Saskatoon, Sask	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man	5	500 00	150 00
Wilson, Stanley	Rouleau, Sask	2½	250 00	75 00
Willoughby, J. H. C.	Saskatoon, Sask	25	2,500 00	750 00
Willson, Harry L	Winnipeg, Man	5	500 00	150 00
Wheelock, Webster	St. Paul, Minn	5	500 00	150 00
Willock, Will L	Sully, Iowa	2½	250 00	75 00
Wessels, Henry F	St. Paul, Minn	5	500 00	150 00
West, George W	Innisfail, Alta	1½	150 00	45 00
Wilbur, Louise E	Maitland, Ont	7½	750 00	225 00
Webster, Henry	Victoria, B.C	3	300 00	90 00
Willers, Thos	Ellesborough	20	2,000 00	600 00
Young, Donald D	Winnipeg, Man	10	1,000 00	300 00
Young, John M	Regina, Sask	50	5,000 00	1,500 00
Young, David J.	Calgary, Alta	5	500 00	150 00
Young, Peter A	Crystal City, Man	15	1,500 00	450 00
Youngman, Walter	Superior Junction, Ont	3	300 00	90 00
	Totals	6,819	$681,900 00	$196,687 85

THE NORTH WEST FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 26, 1913.)

G. R. Crowe, President; D. E. Sprague, Vice-President; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Shares.	Amount paid in cash.
		$
Thos. Bruce	15	600
G. R. Crowe	15	600
G. F. Galt	15	600
J. S. Hough	15	600
G. V. Hastings	15	600
D. E. Sprague	15	600
Union Assurance Society (Limited)	2,410	96,400
Totals	2,500	$ 100,000

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1913.)

Andrew MacKinlay, President; John R. Macleod, Vice-President; J. A. Chisholm, Frank Stanfield, W. J. Clayton, Obed E. Smith, F. M. Brown.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
MacKinlay, Andrew	Halifax, N.S	4,400	1,100 00
Chisholm, estate William	"	10,000	2,500 00
Outhit, C. W	"	5,000	1,250 00
DeWolf, J. E	"	1,000	250 00
Shanks, W. A	"	1,500	375 00
Thomson, J. T	"	500	125 00
Holmes, Mrs. Isabella	"	500	125 00
Wallis, Leander	"	300	75 00
Courtney, T. F	"	500	125 00
Smith, G. M	"	1,250	312 50
Eastern Trust Co., extrs	"	1,000	250 00
Fraser, J. F	"	500	125 00
Hopgood, Wm. J	"	500	125 00
McInnes, Hector	"	1,000	250 00
Mitchell, T	"	1,000	250 00
Hunt, Dr. J. J	"	500	125 00
Scriven, Jas. A	"	500	125 00
Scriven, Wm. R	"	500	125 00
Day, James W	St. John, N.B	1,000	250 00
Mitchell, Walter	Halifax, N.S	1,000	250 00
Mackintosh, J. C	"	4,000	1,000 00
McCurdy, F. B. & Co	"	202,950	50,737 50
Clayton, William J	"	2,500	625 00
Colley, Ben W	"	500	125 00
Baillie, Arthur C	"	5,200	1,300 00
Buckley, Albert H	"	2,650	662 50
Taylor, estate Bertha L	"	500	125 00
MacGregor, estate Rev. D	Amherst, N.S	500	125 00
McCormick, Chas	Annapolis, N.S	500	125 00
McCormick, Edgar	"	500	125 00
King, A. M	"	500	125 00
Smith, Percy G	Bass River, N.S	750	187 50
Fraser, Duncan L	Bridgewater, N.S	1,000	250 00
Wilson, estate Thos. A	"	1,000	250 00
Davison, Frank	"	2,000	500 00
McKay, David	"	1,000	250 00
Cashon, W. H	"	1,500	375 00
Davison, A. F	"	2,000	500 00
Elliot, C. Clifford	Tilley, Alta	1,000	250 00
Smith, Lady Sarah	Dorchester, N.B	200	50 00
Simmonds, James	Dartmouth, N.S	3,750	937 50
Sterns, L. & Son	"	500	125 00
MacKay, Miss Isabella	Pictou, N.S	2,000	500 00
McKay, Dr. A. H	Dartmouth, N.S	500	125 00
McDonald, Hon. Wm	Glace Bay, N.S	1,750	437 50
Whitman, Rev. Geo. W	Pugwash, N.S	300	75 00
Pyke, John Geo	Liverpool, N.S	1,000	250 00
Farish, Dr. Henry G	"	500	125 00
Young, estate J. Wm	Lunenburg, N.S	1,000	250 00
Kaulback, C. Edwin	"	2,000	500 00
Rudolf, Mrs. Edna H	"	1,000	250 00
Owen, Daniel M	"	1,000	250 00
King, James W	"	1,000	250 00
Smith, Freeman G	"	500	125 00

THE NOVA SCOTIA FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Gates, Andreas Bohaker	Middleton, N.S	1,000	250 00
Jones, T. R	“	1,000	250 00
Colp, estate W. E	Mahone Bay, N.S	1,000	250 00
Mader, C. U	“	1,000	250 00
Mills, J. W	“	1,000	250 00
Lithgow, Wm	New Glasgow, N.S	400	100 00
Dand, Raymond	“	2,500	625 00
Miller, C. J., M.D	“	2,500	625 00
McGregor, J. Heywood	“	1,000	250 00
McNeil, W. P	“	2,500	625 00
Ritchie, Henry	“	1,000	250 00
Archibald, Blowers	North Sydney, N.S	2,000	500 00
McLean, Dr. John W	“	1,250	312 50
Borden, Rt. Hon. R. L	Ottawa, Ont	2,500	625 00
Mitchell, Fred J	Old Bridgeport, N.S	2,500	625 00
Russell, James A	Ottawa, Ont	1,600	400 00
Smith, A. E	Oxford, N.S	1,000	250 00
Fraser, Mrs. Isabella	Pictou, N.S	500	125 00
Backman, J. E	Riverport, N.S	250	62 50
McDonald, Dr. W. H	Rose Bay, N.S	250	62 50
Richards, T. R	Little Bras d'or, N.S	500	125 00
University of Mount Allison	Sackville, N.B	1,300	325 00
McKinnon, A. A	Springhill, N.S	1,000	250 00
Hargreaves, C	“	1,000	250 00
Lefurgy, J. E	Summerside, P.E.I	4,000	1,000 00
McCormick, John	Sydney Mines, C.B	500	125 00
Cummings & Rennie	Truro, N.S	1,000	250 00
Tremaine, Rufus A	“	500	125 00
MacKenzie, estate Hugh	“	500	125 00
Stanfield, Frank, M.P.P	“	53,400	13,350 00
Bowers, Mrs. Cora	Westport, N.S	500	125 00
Dimock, J. Wesley	Windsor, N.S	500	125 00
Harvey, Dr. Frederick C	Wolfville, N.S	1,000	250 00
Thomson, estate George	“	1,000	250 00
Smith, J. Elliott	“	1,000	250 00
Starr, C. R. H	“	250	62 50
Bowers, E. C	Westport, N.S	500	125 00
Cann, Charles W	Yarmouth, N.S	500	125 00
Eakins, R. S	“	500	125 00
Godfrey, Chas. G	“	500	125 00
Cann, H. Bradford	“	500	125 00
Porter, Wm. Lloyd	“	500	125 00
Bingay, Jacob	“	2,000	500 00
Hart, Havelock McC	Halifax, N.S	1,000	250 00
Halifax School for the Blaind	“	450	112 50
Halifax Industrial School	“	450	112 50
Chisholm, Jos. A	“	2,500	625 00
Bowes, John	“	1,000	250 00
Bethel, Harold F	“	750	187 50
Miller, John A	England	500	125 00
MacKinlay, Chas. H	Halifax, N.S	1,000	250 00
Johnson, T. Harold	“	250	62 50
Macleod, J. R	“	2,500	625 00
Carton, Rev. W. John	Norwood, Man	600	150 00
Harrington, Dr. Meade P	Bridgewater, N.S	1,000	250 00
Curry, P. A	Amherst, N.S	5.000	1,250 00
Canada Corporations, Ltd	Halifax, N.S	1,000	250 00
C. W. Outhit—in trust: Lillian A. 2,500 625 00 Gladys W. 1,000 250 00 Nellie W. 750 187 50 Wynne L. 750 187 50 Hilda M. 500 125 00	“	5,500	1,375 00
	Totals	$ 403,200	$ 100,800 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at Feb. 24, 1913.)

Alex. Naismith, Pres.; R. M. Matheson, Vice-Pres.; A. F. Kempton, C. D. Kerr, A. F. Higgins, S. H. Henderson, J. M. Fraser, Wm. Dowling.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Allison, Andrew	Roland, Man	1,500	600 00
Allison, John E	Wawanesa, Man	2,500	900 00
Allison, John E., in trust (Mary E.)	"	500	200 00
Allison, John E., in trust (Janet T.)	"	500	200 00
Allison, Andrew G	Roland, Man	2,500	800 00
Allison, Amy	Lethbridge, Alta	500	200 00
Atkinson, C. L	Wawanesa, Man	5,000	1,200 00
Adam, Francois	Camrose, Alta	5,000	2,000 00
Argue, A. W	Grenfell, Sask	2,000	400 00
Argue, W. P	Vancouver, B.C	5,000	800 00
Alloway & Champion	Winnipeg, Man	11,500	3,600 00
Bennest, G. F	Brandon, Man	500	200 00
Black, J. H	Morden, Man	1,500	600 00
Bowman, N. C	Minnedosa, Man	1,500	600 00
Broad, R. L	Wolseley, Sask	1,000	100 00
Broad, Flora	"	1,000	400 00
Bond, Amos	Roland, Man	500	200 00
Barclay, Lillian D	Star City, Sask	2,000	488,64
Brock, J. H	Winnipeg, Man	2,000	800 00
Butcher, F. J	Carman, Man	500	200 00
Campbell, J. McAlpine	Winnipeg	2,000	800 00
Carss, Alfred	Victoria, B.C	1,000	400 00
Christie, E. L	Brandon, Man	1,000	400 00
Carson, James T	Winnipeg, Man	5,000	1,500 00
Cunningham, H. C	Carman, Man	1,000	400 00
Cavanagh, W. J	Vancouver, B.C	2,500	262 50
Campbell, R. J	Boissevain, Man	2,000	800 00
Cowan, H. J	Portage la Prairie, Man	500	200 00
Cooper, Miss Maria	Regina, Sask	500	200 00
Carrothers, M	Nesbitt, Man	1,000	400 00
Chalmers, John M	Pilot Mound, Man	5,000	2,000 00
Crothers, Charles	Wawanesa, Man	1,000	210 00
Collins, Franklin	Miami, Man	7,500	2,000 00
Champion, H. T	Winnipeg, Man	6,000	1,400 00
Chatterton, S. G	Lumsden, Sask	6,000	1,400 00
Conklin, Jno. J	Winnipeg, Man	1,000	100 00
Cunningham, Alice M	Carman, Man	500	200 00
Culver, Albert F	Winnipeg, Man	1,500	600 00
Dorsey, W. S., Estate	Brandon, Man	2,000	700 00
Daymond, Saml. R	Wawanesa, Man	3,400	1,360 00
Dowling, Wm	Brandon, Man	12,500	3,700 00
Dewart, Edward H	Stockton, Man	3,500	400 00
Downie, Emma	Wawanesa, Man	1,000	400 00
Donald, W. A	Virden, Man	7,500	2,620 00
Donald, Lucie	"	3,500	900 00
Driscoll, Richard	Winnipeg, Man	5,800	1,160 00
Duff, Donald	Lethbridge	1,000	100 00
Elder, Peter	Rounthwaite, Man	500	200 00
Elliott, James	Wawanesa, Man	10,000	2,000 00
Erven, Hattie Jane	Victoria, B.C	2,500	500 00
Edmand, F. B	Brandon, Man	2,000	500 00
Elliott, John T	Boissevain, Man	2,000	800 00
Fenwick, Geo. T	Wawanesa, Man	100	40 00
Ferris, M. A	Portage la Prairie, Man	500	200 00

THE OCCIDENTAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Fargey, Samuel	Belmont, Man	200	80 00
Fraser, J. M	Toronto, Ont	12,500	3,900 00
Gimby, Edith Isabella	Wawanesa,	500	200 00
Groves, T. I	Roland, Man	200	80 00
Graham, Wm. F	Lacombe, Alta	1,000	300 00
Gibson, Martha A	Almasippi, Man	500	200 00
Graham, H. C	Brandon, Man	1,000	400 00
Gross, John P	Wetaskiwin, Alta	2,500	1,000 00
Greer, Wm. A	Oxbow, Sask	2,000	600 00
Greer, Margaret H	"	4,000	800 00
Haverson, J. H	Carman, Man	1,500	600 00
Harrison, P. H	Victoria, B.C	800	320 00
Harrison, Bertha H	"	1,200	480 00
Hearn, A. R. B	Brandon, Man	2,000	600 00
Heaslip, S. A	Vancouver, B.C	500	200 00
Henderson, H. E	Brandon, Man	1,000	400 00
Henderson, S. H	Wawanesa, Man	12,500	4,350 00
Higgins, A. F	Roland, Man	10,000	1,750 00
Horsfall, Hy	Hilton, Man	2,000	800 00
Hastings, Miss M. A	Sintaluta, Sask	1,000	232 37
Henderson, F. G. A	Brandon, Man	1,000	400 00
Harcourt, W. L	"	2,000	500 00
Hills, Herbert E	"	1,000	400 00
Harrison, Fred. Wm	Wawanesa, Man	1,500	350 00
Hughes, James I	Toronto, Ont	2,500	500 00
Hill, Andrew D	Portage la Prairie, Man	1,000	300 00
Hadley, George W	Brandon, Man	10,000	3,000 00
Higgins, Jessie F	Roland, Man	1,000	300 00
Hill, Wm. A	"	1,000	300 00
Hill, John K.	Portage la Prairie, Man	2,000	800 00
Hodgson, James H	Myrtle, Man	2,500	1,000 00
Hodgson, Archie	Roland, Man	1,000	400 00
Hodgson, Wm. T	"	2,000	800 00
Johnston, W. T	Wawanesa, Man	1,000	400 00
Jones, B. K	Viking, Alta	500	200 00
Johnson, Percie	St. Johns, Nfld	1,000	210 00
Johnson, Geo. E	Lemberg, Sask	2,000	400 00
Kempton, A. F	Wawanesa, Man	12,000	1,695 86
Kempton, Richard	Hilton, Man	100	40 00
Kerr, C. D	Wawanesa, Man	5,000	1,785 00
Kirk, T. W	Myrtle, Man	8,000	2,000 00
Koester, Carl	Elkhorn, Man	1,000	400 00
Kircaldy, James	Brandon, Man	2,500	1,000 00
Langtry, Robert	Roland, Man	4,000	1,200 00
Livingston, Peter	Morden, Man	5,000	2,000 00
Lundy, F. B	Portage la Prairie, Man	1,000	400 00
Livingston, Wm	Morden, Man	1,000	400 00
Little, Charlotte	Carmangay, Alta	500	200 00
Laycock, A	Foxwarren, Man	1,000	210 00
Larson, Alfred	Carman, Man	2,000	800 00
Lowry, Wm. A	Calgary, Alta	1,000	200 00
Matheson, R. M	Brandon, Man	10,000	3,600 00
Matheson, T. S	Winnipeg, Man	5,000	2,000 00
Millidge, J. J	Brandon, Man	4,000	800 00
Mitchell, James B	Winnipeg, Man	2,000	600 00
Mickleborough, Geo	Regina, Sask	1,000	110 25
Martin, Wm. M	"	2,000	800 00
Mooney, W. S	Lacombe, Alta	1,000	400 00
Monteith, George B	Boissevain, Man	1,000	400 00
May, A. E	Edmonton, Alta	1,000	400 00
Manning, Luther	Crystal City, Man	1,000	400 00
Markle, M. C	Shoal Lake, Man	1,000	300 00
Munro, Robert	Miami, Man	7,500	2,000 00
McConnell, B. J	Morden, Man	3,000	1,200 00

THE OCCIDENTAL FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
McDonald, J. A.	Roland, Man.	7,500	2,700 00
McDonald, Emma Faith	Victoria, B.C.	4,000	1,300 00
McDonald, Roland	"	7,500	2,500 00
McKellar, Annie	Wawanesa, Man.	2,000	400 00
McLachlan, A. L.	Carman, Man.	10,000	3,500 00
McLachlan, J. H.	Vancouver, B.C.	20,000	7,000 00
McLeod, Agnes M.	Morden, Man.	2,500	1,000 00
McLachlan, Lucy J.	Carman, Man.	2,500	1,000 00
McNaughton, Wm.	Alameda, Sask.	2,000	500 00
McVicar, D. A.	Wolseley, Sask.	500	105 13
McPherson, Chas. D.	Portage la Prairie, Man.	2,500	600 00
McPherson, E. A.	" " "	500	200 00
McCowan, David	" " "	1,000	400 00
McCowan, John	" " "	1,000	400 00
McDonald, J. D.	Saskatoon, Sask.	1,000	400 00
McDonald, E. L.	Wawanesa, Man.	1,000	100 00
Naismith, Alex.	"	5,500	2,200 00
Occidental Trust Co.	"	2,000	600 00
Patterson, Wm.	"	5,000	1,700 00
Parker, B. C., jr.	Winnipeg, Man.	100	40 00
Phillips, Alex. R.	Roland, Man.	500	200 00
Pearce, S. F.	Cypress River, Man.	1,000	400 00
Powell, George	Grenfell, Sask.	1,000	400 00
Parker, Wm. A.	Manitou, Man.	2,000	500 00
Rogers, C. R.	Wawanesa, Man.	2,000	800 00
Ross, George	Roland, Man.	2,500	1,000 00
Richardson, Wm.	Portage la Prairie, Man.	2,000	500 00
Russell, W. J.	Crystal, City Man.	1,000	400 00
Scott, Henry	West Summerland, B.C.	3,500	1,100 00
Scott, Estate of James	Hilton, Man.	5,600	1,840 00
Shilson, H. S.	Roland, Man.	200	80 00
Shilson, Owen	Snowflake, Man.	7,000	1,800 00
Shilson, A. F. & F.	Velma, Man.	12,500	3,000 00
Speers, H. D.	Brandon, Man.	300	120 00
Stady, Chas. E.	Wawanesa	500	50 00
Sutton, Est. of M. E.	Roland, Man.	3,000	1,200 00
Sutton, Sarah J.	"	500	200 00
Scott, John	Hilton, Man.	3,000	800 00
Shaver, Rachel	Portage la Prairie, Man.	500	200 00
Stauffer, Albert	Sintaluta, Sask.	2,500	600 00
Sutherland, D. McL.	Boissevain, Man.	2,500	600 00
Seaborn, W. E.	Moose Jaw, Sask.	5,000	400 00
Shilson, Lottia H.	Roland, Man.	1,000	263 25
Snider, A. W.	Wawanesa, Man.	5,000	1,800 00
Van Someren, A. P.	Brantford, Ont.	2,000	400 00
Wallace, B. D.	Brandon, Man.	500	200 00
Welch, John	Roland, Man.	3,000	1,200 00
Webster, Henry	Victoria, B. C.	5,000	1,500 00
Weldon, Chas. G.	Grenfell, Sask.	500	200 00
Webster, Alice	Victoria, B. C.	500	200 00
Watson, George T.	Pilot Mound, Man.	5,000	2,000 00
Welch, Alex. R.	Boissevain, Man.	10,000	2,500 00
Wilkinson, Joseph	Roland, Man.	3,000	1,200 00
Whitley, E. M.	Wawanesa, Man.	4,500	1,400 00
	Totals	$ 500,000	$ 151,933 00

THE ONTARIO FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 28, 1913):

D. H. Rice, President; Dr. P. A. Holmes, Vice-President; J. E. Rice; M. B. Rice; John Craig; S. Larondeau; Robt. Robinson; R. Bayne; Angus Heighington.

LIST OF SHAREHOLDERS (As at Dec. 31, 1912).

Name.	Address.	No. of Shares.	Amount paid in cash.
			$
Aitken, Hugh	Nanaimo, B.C.	5	200
Aunger, Albert E.	Stettler, Alta.	4	200
Adam, Francois	Camrose, Alta.	16	800
Ash, Geo. E.	High River, Alta.	3	150
Agnew, J. M.	Elko, B.C.	3	150
Atkins, H. B.	Didsbury, Alta.	3	150
Allen, Mrs. Lena	Stavely, Alta.	3	150
Acadia Trust Co.	Vancouver, B.C.	7	350
Baxter, J. M. B.	St. John, N.B.	5	250
Brereton & Wilson	Clive, Alta.	3	150
Bercuson, Herman	Calgary, Alta.	1	50
Boyle, Dr. Jas .F.	Edmonton, Alta.	7	350
Brault, Jos.	Cranbrook, B.C.	12	600
Beaudro, J. O.	Kenora, Ont.	3	150
Burnett, Thos. M.	Bellevue, Alta.	7	350
Barris, Thos. G.	Moose Jaw, Sask.	7	350
Bowers, Arthur E.	Airdrie, Alta.	3	150
Bayne, Robert	Cowley, Alta.	28	1,400
Barker, R. T.	MacLeod, Alta.	3	150
Brown, Dr. A. O.	Cayley, Alta.	4	200
Breober, Dr. George F.	Stettler, Alta.	3	150
Blanchard, John W.	Windsor, N.S.	2	100
Cameron, C. S.	Owen Sound, Ont.	2	100
Coleman, Rob. E.	Mirror, Alta.	7	350
Clements Bros.	Sedgewick, Alta.	3	150
Colley, Fritz F.	Castor, Alta.	3	150
Creston Merc. Co.	Creston, B.C.	7	350
Craig, John	Calgary, Alta.	100	5,000
Cardinal, Jules H.	Kenora, Ont.	1	50
Chapple, Judge T. W.	Kenora, Ont.	12	600
Craig, Mrs. J. B. S.	Calgary, Alta.	100	5,000
Coombe, Jas.	Airdrie, Alta.	7	350
Cardston Im. Co.	Cardston, Alta.	3	150
Cowan, Saml. B.	Portage-la-Prairie, Man.	3	150
Clarke, Chas.	High River, Alta.	3	150
Cross, Herbert	Calgary, Alta.	3	150
Crawford, Wm.	St. John, N.B.	10	500
Currie, Wm.	Brandon, Man.	2	100
Dale, Robt. J.	Montreal, P.Q.	250	12,500
Dingman, Nelson R.	Wainwright, Alta.	3	150
Dow, Miss Margaret	Didsbury, Alta.	7	350
Darling, J. K.	Calgary, Alta.	3	150
Davis, Richard	Calgary, Alta.	7	350
Dostaler, J. A.	Edmonton, Alta.	6	300
Desaulniers Bros.	Moyie, B.C.	4	200
Douglas, W. J.	Penhold, Alta.	7	350
Dunn, Dr. D. J.	Edmonton, Alta.	16	800
Day, H. A.	Lacombe, Alta.	6	300
Eville, Claude K.	Brandon, Man.	10	400
Ellis, A. A. & J. F.	Wetaskiwin, Alta.	7	350
Emery, John	Calgary, Alta.	33	1,650
Fairweather, D. H.	St. John, N.B.	5	250
Findlay, Delmer C.	Calgary, Alta.	5	250
Fraser, John D.	Tuxford, Sask.	40	2,000

THE ONTARIO FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount. paid in cash.
			$
Fletcher, W. T.	Edmonton, Alta.	11	550
Foulger, H. R.	Chigwell, Alta.	20	1,000
Fear, Joseph	Watrous, Sask.	7	350
Ferrier, R. W.	Kenora, Ont.	1	50
Farley, Thos. J.	Lloydminster, Sask.	3	150
Fisher, Wm.	Okotoks, Alta.	3	150
Follett, Lyman L.	Cardston, Alta.	3	150
Farrant, Henry	Innisfail, Alta.	7	350
Fleming, G. S.	Maple Creek, Sask.	3	150
Fetherstone & Co.	Nanton, Alta.	3	150
Franks, Chas. L.	Melville, Sask.	3	150
Field, C. W.	Vegreville, Alta.	3	150
Fletcher, Mrs. Louisa	Edmonton, Alta.	3	150
Gardiner, Frank	Kenora, Ont.	3	150
Gilchrist, J. R.	Crossfield, Alta.	7	350
Golden, John	Bassano, Alta.	3	150
Gaetz, Clarence W.	Leduc, Alta.	3	150
Goulter, Percy T.	Calgary, Alta.	3	150
Gooderham, J. H.	Gleichen, Alta.	7	350
Gleichen Trading Co.	Gleichen, Alta.	3	150
Gould, Alvah T.	Lethbridge, Alta.	7	350
Haslam, Lewis S.	St. Louis, Mo.	20	1,000
Heighington, A. C.	Toronto, Ont.	20	800
Hyndman, Jas. D.	Edmonton, Alta.	12	600
Henderson, estate Wm.	Lethbridge, Alta.	7	350
Hose, Mrs. Adelaid E.	Kenora, Ont.	14	700
Hirtz, Richard	Elko, B.C.	3	150
Holmes, Percy A.	Calgary, Alta.	28	1,400
Hume, Alex.	Lacombe, Alta.	4	200
Hobson, Heney	Bow Island, Alta.	18	900
Harris, D. E.	Cardston, Alta.	1	50
Hetu, Mrs. Bertah	Edmonton, Alta.	7	350
Hart. Lloyd M.	Airdrie, Alta.	3	150
Harris, The J. Co.	Camrose, Alta.	3	150
Hall, Stuart A.	Tofield, Alta.	7	350
Hooper, D. G.	Louisburg, N.S.	2	80
Holland, W. S.	Vancouver, B.C.	25	2,200
Howe, Sydenham J.	Kingston, Jamaica	10	500
Hutchings, Arthur S.	Liverpool, N.S.	3	150
Jones, M. B.	Moncton, N.B.	5	250
Johnston, James M.	Winnipeg, Man.	5	250
Jamieson, A. A.	Edmonton, Alta.	3	150
Jansen, Jacob	Rosthern, Sask.	7	350
Johnston, Allan	Hardisty, Alta.	10	500
Johnston, Orren, H.	Edson, Alta.	3	150
Jones, Eric L.	Lethbridge, Alta.	3	150
Inskip, Alfred T.	Lacombe, Alta.	3	150
King, Fred.	Banff, Alta.	1	50
Kendall, Mrs. Mary F.	Kenora, Ont.	6	300
Kydd, Dr. A. E.	Macklin, Sask.	3	150
Kruger, John A.	Gadsby. Alta.	7	350
King, Thos.	Golden, B.C.	7	350
Kennefick, Mrs. Mary A.	MacLeod, Alta.	3	150
Knight, A. H.	Cowley, Alta.	7	350
Lockhart, L. H.	Dorchester, N.B.	10	400
Large, Dr. E. L.	Carstairs, Alta.	3	150
Lyall, Chas. F.	Strome, Alta.	3	150
Lord, G. S.	Calgary, Alta.	3	150
Laurendeau, S.	Calgary, Alta.	25	1,250
Langton, Lionel A.	Pincher Creek, Alta.	3	150
Logan, Robert	Tofield, Alta.	14	700
Leitch, Rev. R. H.	Edmonton, Alta.	7	350
Low & Frodsham	Kimball, Sask.	7	350
Mayes, Gersham S.	St. John, N.B.	50	2,000
Montgomery & West	Wetaskiwin, Alta.	3	150

THE ONTARIO FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount paid in cash.
			$
Miquelon, J. R	Calgary, Alta	16	800
Munroe, J. G	Winnipeg, Man	4	200
Millar, J. F	Bentley, Alta	7	350
Murphy, Mrs. Susan A	Kenora, Ont	8	400
Matejka, T	Camrose, Alta	7	350
Murphy, T. Sherman	Kenora, Ont	2	100
Morrison, Fred A	Vegreville, Alta	3	150
Manning, Jonathan	Cranbrook, B.C	7	350
Miller, W. W	Somers. Mont	48	2,400
Matson, W. A	Calgary, Alta	15	750
May, Dr. L. W	Edmonton, Alta	7	350
Morrell, Jos. B	New York, .NY	7	700
McDermott, Alex	St. John, N.B	5	200
McLeod, Alfred W	New Westminster, B.C	5	250
McEachern & McCallum	Wetaskiwin, Alta	3	150
McCreight, Mrs. Edith,	Red Deer, Alta	3	150
McLelland, John C	Calgary. Alta	3	150
McCormick, E. Logan (25 shares)	Calgary, Alta	35	1,750
McLean, E. H. S	Revelstoke, B.C	7	350
McDonald, Jas. E	Cranbrook, B.C	3	150
McLachlan, John	“ “	3	150
McDonald, W. F	Innisfail, Alta	7	350
McQueen Red, Dr	Edmonton, Alta	12	600
McKellar, J. D	Calgary, Alta	3	150
McAuley, T. H	“	7	350
Norris, T. A	Leduc, Alta	7	350
Newell, Thos E	Nanton, Alta	7	350
Olive, John A	St. John ,N.B	5	200
Onsum, T. G	Innisfail, Alta	7	350
O'Connor, Chas	Prince Albert, Sask	18	900
Ouimette. Wm. L	Coleman, Alta	7	350
Overtown, Llewellyn	Victoria, B.C	7	350
O'Brien, Martin J	Vernon, B.C	7	350
Oblate Fathers	Calgary, Alta	16	800
Pearson, George	Standoff, Alta	18	900
Pope, Mrs. Laura	Victoria, B.C	4	200
Parsons, F. V	Lacombe, Alta	1	50
Partridge & Mathison	High River, Alta	1	50
Pichie & Minon	Lethbridge, Alta	7	350
Puffer, Wm. F	Lacombe, Alta	7	350
Quance, Richard A	Nakusp, B.C	7	350
Quinlan, L. H	Calgary, Alta	7	350
Ross, Wm. L	Hamilton, Ont	6	240
Robins, John L	St. John, N.B	10	1,000
Robinson, John T	Kamloops, B.C	5	250
Roderigue, P.A.G		3	150
Rice, Mrs. Margaret B	Calgary, Alta	28	1,400
Rice, J. E., in trust	“	158	7,900
Rice, J. E	“	100	5,000
Robertson, Robert	Vancouver, B.C	25	1,250
Reagh, F. E	Nanton, Alta	3	150
Ross, Walker	Cardston, Alta	7	350
Roberts, Thomas	Elko, B.C	3	150
Reynolds, Frank S	Vernon, B.C	7	350
Reece, Geo. S	Cranbrook, B.C	3	150
Robertson, J. B	Staveley, Alta	3	150
Richardson, C. A	Calgary, Alta	7	350
Rice, D. H	Vancouver, B.C	25	1,250
Riddell, J. H	Edmonton, Alta	7	350
Sayre, Fred. S	Richibucto, N.B	20	1,000
Scott, John A	Victoria, B.C	5	250
Speers, Sam A	Creston, B.C	3	150
Small, J. H	Vancouver, B.C	12	600
Shafft, W. N	South Butler, N.Y	3	150
Stirrett, Miss G	Calgary, Alta	7	350
Smith, Jos. W	Vegreville, Alta	3	150

THE ONTARIO FIRE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of Shares.	Amount paid in cash.
			$
Stidston, R. L.	Winnipeg, Man.	3	150
Schooley, F. H.	Acme, Alta.	1	50
Scott, Anna L.	Edmonton, Alta.	3	150
Smith, Thos. K.	Armstrong, B.C.	7	350
Snell, A. E.	Calgary, Alta.	7	350
Stettler, Carl	Castor, Alta.	3	150
Skinner, Geo.	Stettler, Alta.	3	150
Shortt, Rev. J. M.	Innisfail, Alta.	7	350
Spencer, Mark	Cardston, Alta.	7	350
Stone, John A.	Revelstoke, B.C.	3	150
Scales, John	Kamloops. B, C.	1	50
Swailes, C.	Irma, Alta.	3	150
Spencer & Stoddart	Cardston, Alta.	7	350
Smith, Hugh	Calgary, Alta.	3	150
Steinbrecker, John	Calgary, Alta.	6	300
Stanley, Dr. Geo. D.	High River, Alta.	3	150
Smith & Wood	Taber, Alta.	3	150
Sibbett & Hallett	Nanton	7	350
Smith, Emily A.	Yarmouth, N.S.	5	500
Twomey, Denis	Camrose, Alta.	3	150
Taylor, A. J.	Airdrie, Alta.	7	350
Turner, Wm. E.	Ponoka, Alta.	3	150
Tusia, F. M.	Nanton, Alta.	3	150
Thom, Wm.	Nanton, Alta.	3	150
Trout, Roy H.	Blackfalds, Alta.	3	150
White, Frank S.	St. John, N.B.	1	100
White & Orr	Daysland, Alta.	3	150
Whyte, W G.	Hardisty, Alta.	8	400
Wait, Bertram G.	Wilkie, Sask.	1	50
Witts, Fred V.	Kenora, Ont.	3	150
Walsh, Mrs. Laura	Kenora, Ont	3	150
Wallace, Geo. D.	Wetaskiwin, Alta.	7	350
Waters, D. E.	Winnipeg, Man.	12	600
Walker, Col. Jas.	Calgary, Alta.	16	800
Watson, W. T.	Hosmer, B.C.	7	350
Woolf, Simpson M.	Salt Lake City, U.S.	7	350
Watt, W. C. A., & Oscar	Innisfail, Alta.	3	150
Warner, Chas. A.	Golden, B.C.	7	350
Warnock, David	Pincher Creek, Alta.	3	150
Woolf, John W.	Salt Lake City, U.S.A.	7	350
Walton, Mrs. Estelle M.	Melville, Sask.	3	150
Willis & Pryor	Halifax, N.S.	2	80
Wheatley, S. G.	Calgary. Alta.	5	250
Young, J. W., & J. A.	Camrose, Alta.	3	150
Young, H. A.	Lacombe, Alta.	3	150
Young, E. C.	Lacombe, Alta.	3	150
Zimmerman, J.	Radisson, Sask.	1	50
	Totals.	2,326	$117,250

OTTAWA ASSURANCE CO.

LIST OF DIRECTORS—(As at Jan. 11, 1913.)

Harry Wrightson, President; F. D. Williams, Vice-President; A. H. C. Carson, 2nd Vice-President; Frank Owen, G. H. Williams, E. M. Sellon, Melvin Greenshields, W. J. Cleary, Secretary.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Frank D. Williams	Toronto	2,500	1,250
Arthur H. C. Carson	Montreal	2,500	1,250
Geo. H. Williams	Winnipeg	2,500	1,250
Ernest M. Sellon	Montreal	2,500	1,250
Harry Wrightson	London, Eng	2,500	1,250
Frank Owen	"	2,500	1,250
W. J. Cleary	Montreal	2,500	1,250
Melville Greenshields	London, Eng	2,500	1,250
Matthews, Wrightson & Co. (Canada) Ltd	Montreal	230,000	115,000
	Totals	$ 250,000	$ 125,000

THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 4, 1913.)

Thos. T. Langlois, President; D. H. Wilson, M.D., Vice-President; J. W. Horne, W. H. Malkin, J. B. Mathers, R. P. McLennan, Sir Richard McBride, Jonathan Rogers, T. W. Greer, Henry Carstens, Geo. T. Telfer, Jas. Ramsay, M. P. Thompson, D. R. Dingwall, David Spencer, Geo. Martin, E. H. Crandell.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Malkin, W. H	Vancouver, B. C	3,000	2,720 00
Spencer, David	Victoria, B. C	20,000	10,544 00
Martin, Geo	Vancouver, B. C	7,500	5,460 00
Duke, R. H. Estate	"	5,600	2,185 35
Knott, H. J	Victoria, B. C	1,000	720 00
Smith, T. S	Vancouver, B. C	1,600	1,376 00
Telfer, Geo. J	"	7.500	5,190 00
Robertson, R. J	Victoria, B. C	1,000	860 00
Crandell, E. H	Calgary, Alta	8,800	3,730 00
Mathers, J. B	Vancouver, B.C	2,500	2,080 00
Gerhard, Heibert	Winnipeg, Man	1,000	860 00
Scott, R. H	"	1,000	860 00
Langlois, T. T	Vancouver, B. C	2,500	1,800 00
McKeown, A	Victoria, B. C	3,000	2,000 00
Smith, D. G	"	5,000	1,000 00
Peacey, John	Vancouver, B. C	600	460 00
Courtney, Mrs. M. J	Victoria, B. C	500	150 00
Horne, J. W	Vancouver, B. C	10,000	4,600 00
Elliott, Mrs. S. R	Kamloops, B. C	2,000	1,944 00
Woodland, H. E	Grand Forks, B. C	2,000	1,860 00
Spencer, Chris	Vancouver, B. C	1,600	1,376 00
Turner, John	"	400	344 00
Gamble, F. C	Victoria, B. C	5,000	1,250 00
Bailey, A. M	Brandon, Man	1,500	1,340 00
Archibald, P. S	Moncton, N. B	1,400	1,204 00
Grant, C. C	St. Stephen, N. B	4,000	3,760 00
Morgan, T. C	Vancouver, B. C	2,000	200 00
Wilson, A. E	St. John, N. B	500	434 11
Muddell, Claude	Vancouver, B. C	1,600	1,376 00
Milne, Dr. G. L	Victoria, B. C	1,000	300 00
Winchester, Rev. A. B	Toronto, Ont	700	210 00
Keith, Jas. C	Vancouver, B. C	20,000	2,000 00
Matheson, Robt	Victoria, B. C	2,100	1,776 00
Wells, Jas	Vancouver, B. C	1,000	880 00
Hanscome, A. R	"	2,000	1,720 00
Rogers, J. S	"	25,700	5,770 00
McGuire, J. D	Salmon Arm, B. C	1,000	300 00
Mathers, J. C	Vancouver, B. C	1,000	860 00
McFeely, E. J	"	10,000	3,000 00
Allan, Wm. G	"	1,000	300 00
Newcombe, Sarah	Victoria, B. C	4,000	3,072 00
Thomson, J. A	Vancouver, B. C	2,000	1,720 00
Thomson, M. P	"	2,500	2,080 00
Tobin, A. H	Victoria, B. C	5,000	3,240 00
Powers, J. E. T	Nanaimo, B. C	1,000	860 00
Mable, L. E. Mrs	Victoria, B. C	400	80 00
McCourt, Jno	Vancouver, B. C	2,600	2,236 00
Lewis, Wm	Courtney, B. C	2,000	1,200 00
Poole, Ivan R	Cascade, B. C	2,000	600 00
McLauchlin, Jno	Vancouver, B. C	2,000	1,880 00
Fawcett, R. C	Duncans, B.C	1,000	940 00
Mathers, C. W	Vancouver, B.C	1,000	720 00
Murdoff, H. M	Winnipeg, Man	3,500	350 00
Thomson, J. W	Vancouver, B.C	2,500	1,000 00
Mahon, C. E	"	6,000	5,100 00
Harriman, Jas	Niagara Falls, Ont	1,000	400 00
Collins, Jos	Edmons, B.C	500	100 00
Campbell, R. G	Vancouver, B.C	500	300 00

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Baxter, Sam	Victoria, B.C	500	150 00
Stoddart, G. A. C	"	2,600	2,320 00
MacDonald, W. L	Vancouver, B.C	1,000	880 00
Begg, Wm. A	Medicine Hat. Alta	1,000	600 00
Clarke, G. W	Victoria, B.C	6,000	4,160 00
Hart, E. C., Dr	"	3,000	1,920 00
Clemence, S. G	"	800	716 00
Funk, E. H	Vancouver, B.C	1,000	700 00
Coffee, Eliz	Victoria, B.C	500	425 60
Gore, Chas. H	Vancouver, B.C	1,000	100 00
Hughes, Emma	Sardis, B.C	2,000	1,760 00
McLennan, J. K	Winnipeg, Man	5,000	2,250 00
Wylde, M. A	Victoria, B.C	2,500	750 00
Wylde, A. E	"	2,500	750 00
Bone, W. H	"	1,000	860 00
Gillies, B. D	Vancouver, B.C	2,000	600 00
Ramsay, Jas	"	3,200	2,752 00
Wallace, Peter	"	10,000	8,500 00
Drost, P. G	"	2,000	1,300 00
Craig, R. W	Winnipeg, Man	1,000	800 00
Jensen, Nels G	Vancouver, B.C	2,500	500 00
Barr, M.J	"	2,000	1,100 00
McLennan, R. P	"	5,000	2,330 00
Carstens, H	Seattle, Wash	2,500	1,940 00
Campbell, H. C., Hon	Winnipeg, Man	1,000	900 00
Stein, W. T	Vancouver, B.C	1,000	300 00
MacDonald, Mrs. M. W	East Boston, Mass	500	425 60
Douglas & Co	Winnipeg, Man	2,500	1,250 00
Dingwall & Douglass	"	15,000	3,000 00
Hogle, J. H	Vancouver, B.C	2,000	1,440 00
Newbury, J. C	Victoria, B.C	20,000	14,500 00
Morris, J. W	Halifax, N.S	1,000	728 00
Halliday, M	"	2,000	1,720 00
Dresser, W. W	Vancouver, B.C	1,000	100 00
Boyce, B. F., Dr	Kelowna, B.C	1,600	1,376 00
Skelding, W	Vancouver, B.C	500	100 00
Mould, Mrs. J. M	"	1,600	1,376 00
Stoddart, R. W. C	Victoria, B.C	1,000	200 00
Dyke, G. J	Vancouver, B.C	500	50 00
Greer, T. W	"	3,500	2,800 00
Hooper, Thos	"	5,000	500 00
Schmitt, C. A. E	Berlin, Ont	500	400 00
Horton, W. T. W	Halifax, N.S	300	216 00
McFarlane, J. W	Vancouver, B.C	5,000	500 00
Vancouver Auto & Cycle Co	"	5,000	500 00
Seabold, J. A	"	1,000	100 00
Pinchbeck, Geo	Mission Jct., B.C	1,200	1,080 00
Deans, Eliza, Mrs	Victoria. B.C	2,000	1,200 00
Brubaker, A. J	"	1,000	300 00
Langlois, Diana	Vancouver, B.C	2,500	250 00
Dill, J. C	"	10,000	1,000 00
McIntosh, M. A	Winnipeg, Man	5,000	1,500 00
Grant, J. R	"	1,000	300 00
Wolfson, Leon	Liverpool, Eng	1,000	300 00
Escott, Wm. H	Winnipeg, Man	1,000	300 00
McFadzen, F. H	Montreal, P.Q	400	344 00
McDonald, D. D	Vancouver, B.C	100	85 12
Wood, Thomas	Victoria, B.C	6,000	4,000 00
Taylor, F. G	Portage la Prairie, Man	5,000	1,500 00
Colwill, J. R	Regina, Sask	500	100 00
Cowan, H. J	Portage la Prairie, Man	1,000	300 00
Patrick, J. A. M	Yorkton, Sask	1,000	300 00
Bulyea, G. H. V	Edmonton, Alta	20,000	2,000 00
Mould, J. W	"	1,000	300 00
Norton, Sara L	Halifax, N.S	600	516 00

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Green, F. J	Calgary, Alta	2,000	600 00
Richards, J. T	Kenosha, Wis	200	176 00
Gibbard, F. E	Vancouver, B.C	300	30 00
Rutherford, A. C	Strathcona, Alta	1,000	300 00
Hendry, Thos	Victoria, B.C	1,000	832 00
Dodson, F	Vancouver, B.C	1,000	100 00
McKecknie, Annie	"	500	100 00
Haggart, T. F	Tod Inlet, B.C	1,000	750 00
Cherry, Flora	Winnipeg, Man	1,000	880 00
Ledingham, Geo. T	Victoria, B.C	1,000	820 00
Gillespie, Jas. A	Cumberland, B.C	2,000	960 00
James, W. H	Nanaimo, B.C	600	528 00
Argue, Wm. P	Vancouver, B.C	10,000	1,000 00
Abbott, Ed. J	Mission City, B.C	2,000	1,760 00
Pither, Luke	Victoria, B.C	10,000	3,000 00
Hall, Lewis	"	1,000	100 00
Carstens, Hugo	Winnipeg, Man	5,000	1,000 00
Steele, Fred	"	200	40 00
Darke, F. N	Regina, Sask	4,000	2,000 00
Mantle, Wm. J	Kelowna, B.C	1,200	1,032 00
Solly, D. A. O., Mrs	Summerland, B.C	2,000	1,500 00
Shatford, W. T	Penticton, B.C	4,000	3,440 00
Stirling, T. W	Kelowna, B.C	2,000	1,720 00
Shaffner, Annie	Halifax, N.S	2,800	1,568 00
Gardiner, Wm. F	Vancouver, B.C	700	504 00
Adams, Miss M	Dartmouth, N.S	2,500	2,100 00
Perdue, Geo. M	Victoria, B.C	2,500	500 00
Walker, Andrew, Rev	"	2,500	500 00
Beattie, Wm	"	500	100 00
Cross, G. B	Sapperton, B.C	500	360 00
Heaps, Mrs. Anna	Vancouver, B.C	800	688 00
Slater, A. R	Sapperton, B.C	300	228 00
Taylor, R. R	Victoria, B.C	2,000	400 00
Ahston, Eliza	New Westminster, B.C	500	380 00
Maynard ,Jos	Victoria, B.C	500	100 00
Maynard, Mrs. C	"	500	100 00
Amonson, L. S	Philiadelphia, Pa	5,000	2,000 00
Mulgrew, John	Vancouver, B.C	200	20 00
Galloway, E. J	"	500	50 00
Robertson, David	"	1,000	300 00
Maritime Sec. Co., Ltd	Sydney, N.S	500	472 00
Hackett, J. W	Vancouver, B.C	1,000	300 00
Allen, J. C	East Burnaby, B.C	3,000	1,200 00
Crease, M. L., Mrs	Nelson, B.C	1,600	1,376 00
Harrison, J. G	St. John, N.B	400	296 00
Fletcher Bros	Victoria, B.C	5,000	1,000 00
Rodgers, D. G	Vancouver. B.C	500	100 00
National Finance Co	"	10,000	5,300 00
McNair, J. A	"	10,000	1,666 65
Bone, F. S	Victoria, B.C	1,000	800 00
Marett & Reid	Vancouver, B.C	1,000	1,000 00
Bridgman, A. W	Victoria, B.C	1,000	200 00
Thompson, Eliz. Mrs	"	1,000	1,000 00
Wasson, H. J., Dr	"	5,000	4,600 00
Dyke, F. W	Vancouver, B.C	10,000	2,555 56
Popham, E. S	Winnipeg, Man	3,000	3,000 00
Cran, Jas	Duncans, B.C	2,000	2,000 00
Althoff, John, Rev. Father	Nelson, B.C	600	600 00
Curtis, D. S	New Westnmister, B.C	2,000	2,000 00
Stuart, J. Duff	Vancouver, B.C	10,000	10,000 00
Almour, J	"	700	700 00
Macauley, D. G	Victoria, B.C	5,000	5,000 00
Tremaine, et al	Halifax, N.S	500	500 00
Crosby, Thos., Rev	Vancouver, B.C	2,000	2,000 00
Jones, T. D	Namaino, B.C	500	500 00

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Pettit, Geo	Victoria, B.C	2,000	2,000 00
Collins, A. M	Edmonds, B.C	1,000	1,000 00
Thompson, Jno	Vancouver, B.C	200	200 00
Dalley, Edwin	Victoria, B.C	1,500	1,500 00
Wilson, A. H	Fairville, N.B	500	500 00
Wilson, R. S	“	500	500 00
York, M. Mrs	Victoria, B.C	500	500 00
Swayne, A. C	Vancouver, B.C	3,500	3,500 00
McBride, Richard, Sir	Victoria, B.C	10,000	10,000 00
Renwick, John	Nanaimo, B.C	1,000	1,000 00
Hume, B. W., Miss	Dartmouth, N.S	700	700 00
Plaxton, H. E	Winnipeg, Man	900	900 00
Blake, L. E., Mrs	Vancouver, B.C	500	500 00
Plaxton, Jno	Winnipeg, Man	500	500 00
Armstrong, Angus	Ashcroft, B.C	900	900 00
McNutt, A. J	Halifax, N.S	500	500 00
Gaetz, F. H	“	400	400 00
Millar, Isaac	Winnipeg, Man	500	500 00
Odlum, Edward	Vancouver, B.C	500	500 00
Connell, K	Victoria, B.C	2,000	2,000 00
Bunce, Jno	Vancouver, B.C	3,500	3,500 00
Wright, Mrs. C. A	Halifax, N.S	2,000	2,000 00
Evans, G. W	“	500	500 00
Young, G. W	“	300	300 00
Rumble, John (estate)	Cedar Cottage, B.C	5,000	5,000 00
Watt, W. L	Long Beach, Cal	1,600	1,600 00
Hamilton, S. B	Nanaimo, B.C	3,000	3,000 00
Stabler, Albert	North Vancouver, B.C	1,000	1,000 00
Gaskell, M. J	Vancouver, B.C	1,000	1,000 00
Odlum, E. F	“	1,000	1,000 00
McRae, H	Nanaimo, B.C	500	500 00
Palmer, E. J	Chemainus, B.C	2,000	2,000 00
Sanford, Israel E	Halifax, N.S	500	500 00
Smith, F. R	Victoria, B.C	2,000	2,000 00
Martindale, Eliz	“	100	100 00
Prudential Inv. Co	Vancouver, B.C	5,000	5,000 00
Jones, Geo. H	Nanaimo, B.C	2,000	2,000 00
Paterson, T. W., Hon	Victoria, B.C	5,000	5,000 00
Thomson, H. B	“	10,000	10,000 00
Dominey, Wm	Halifax, N.S	600	600 00
Ker, W. H	Vancouver, B.C	10,000	10,000 00
Eperson, Vincent	Nelson, B.C	500	500 00
Snider, S. B	Vancouver, B.C	2,800	2,800 00
Flack, Thos	“	10,000	10,000 00
Gossip, Lucy	Dartmouth, N.S	300	300 00
Munro, Alex	Victoria, B.C	2,000	2,000 00
King, C. E	“	500	500 00
Leckie, W. H	Vancouver, B.C	10,000	10,000 00
McDonald, Rosanna	Halifax, N.S	500	500 00
Skinner, Herbert	Nanaimo, B.C	1,000	1,000 00
Hart, F. J., & Co	New Westminster, B.C	700	700 00
Matheson, Georgina	Victoria, B.C	500	500 00
Rogers, J	Vancouver, B.C	10,000	10,000 00
Thomson, John	Victoria, B.C	1,000	1,000 00
Huestis, S. F	Toronto, Ont	800	800 00
Grant, Wm	Victoria, B.C	4,000	4,000 00
Grant, Helen	“	6,000	6,000 00
Mosher, F. W	Halifax, N.S	500	500 00
Horner, Jno	Vancouver, B.C	500	500 00
Harvey, Mary	Halifax, N.S	100	100 00
Snider, A. B	Nanaimo, B.C	1,000	1,000 00
Preston, B. L., Mrs	“	500	500 00
Carter, W. C	Sydney, C.B	400	400 00
Blackstock, Malcolm	Victoria, B.C	1,600	1,600 00
Carter, A. E	Vancouver, B.C	200	200 00

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
McKie, Jno	Grand Forks, B.C	500	500 00
Edgecombe, H. G., Mrs	St. John, N.B	800	800 00
Parsons, E. J	Victoria, B.C	2,000	2,000 00
White, Geo. H. (Estate)	Sussex, N.B	1,200	1,200 00
Fulton, W. H	Vancouver, B.C	500	500 00
Duke, Thos	"	500	500 00
Baker, E. A., Mrs	Winnipeg, Man	1,500	1,500 00
Bilodeau, P. O	New Westminster, B.C	2,000	2,000 00
Gardiner, F	Vancouver, B.C	1,600	1,600 00
Boulding, G. T	Victoria, B.C	500	500 00
Anderson, Andrew	"	800	800 00
McIntyre, Eliz., Mrs	Vancouver, B.C	500	500 00
Doyle, J. F	Nanaimo, B.C	300	300 00
Ballam, R. G	Chilliwack, B.C	500	500 00
Chadwick, Sam	Vancouver, B.C	300	300 00
Graham, T. W	Lillooet, B.C	500	500 00
Harrison, W. H	St. John, N.B	400	400 00
Mounce, L. A	Cumberland, B.C	2,000	2,000 00
Wilson, Dr. D. H	Vancouver, B.C	6,000	6,000 00
Thomas, H. W	"	1,000	1,000 00
Deans, Geo	Victoria, B. C	5,000	5,000 00
Deans, John	"	5,000	5,000 00
Harris & Horton	Halifax, N.S	300	300 00
Macdonald, T. D	Vancouver, B.C	1,000	1,000 00
Dingwall, D. R	Winnipeg, Man	5,000	5,000 00
Banning, C. P	"	500	500 00
Morley, Jno	Sydney, N.S	100	100 00
Brown, Thos	Halifax, N.S	1,000	1,000 00
Costerton, C. F	Vernon, B.C	1,000	1,000 00
Walker, T. D	St. John, N. B	500	500 00
Solly, H. A., Rev	Summerland, B.C	2,000	2,000 00
McCallum, D.	Grand Forks, B.C	1,500	1,500 00
Murray, Annie, Mrs	Halifax, N.S	600	600 00
Downs, Mary, Miss	"	100	100 00
Mounce, R	Newport Landing, N.S	200	200 00
Van Houten, A. C	Nanaimo, B.C	3,700	3,700 00
Van Houten, A. C. & M. O	"	2,800	2,800 00
Brown, T. F	Vancouver, B. C	1,000	1,000 00
Taylor, D. & J	Nanaimo, B.C	500	500 00
Munro, A. K	Victoria, B.C	2,900	2,900 00
Saunders, B. P	Halifax, N.S	400	400 00
Sinfield, C. A. J	Ryde, New South Wales	500	500 00
Reid, Roberta, Mrs	Victoria, B.C	1,400	1,400 00
Hutchison, J. N., Dr	Winnipeg, Man	6,000	6,000 00
Lamont, J. F	Vancouver, B.C	200	200 00
Swanson, J. A	Nanaimo, B.C	200	200 00
Vedder, E. A	Sardis, B.C	400	400 00
Lawson, J. H	Victoria, B.C	5,900	5,900 00
Hendry, Alex	Winnipeg, Man	1,000	1,000 00
Craig, Geo. (in trust)	"	500	500 00
Koenig, Anna, Mrs	Shawnigan Lake, B.C	500	500 00
Koenig, Harry	"	500	500 00
Koenig, Geo	"	500	500 00
Bowman, A. & E	Nanaimo, B.C	300	300 00
Flynn, Patrick	Lakemere, B.C	300	300 00
Renwick, Thos	Nanaimo, B.C	1,000	1,000 00
Moir, W. M	Victoria, B.C	2,500	2,500 00
Leslie, I. G	Dartmouth, N.S	500	500 00
Hodgson, H. H	Prince Rupert, B.C	300	300 00
Crathorne, Geo. A	Dartmouth, N.S	500	500 00
McNab, Ada, Miss	"	400	400 00
Mott, Thos	"	500	500 00
Barron, E. A. F., Miss	Victoria, B.C	500	500 00
Pauline, F. A	"	10,000	10,000 00
Chettick, J	Dartmouth, N.S	200	200 00

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
Chettick, C. C	Dartmouth, N.S	200	200 00
Laidlaw, Miss A. M	“	200	200 00
Copp, W. H., Capt	Vancouver, B. C	5,000	5,000 00
Ross, G. H	Winnipeg, Man	1,000	1,000 00
Carter, Alfred	Dartmouth, N.S	200	200 00
Carter, Robt	“	200	200 00
Carter, Mrs. S.	“	400	400 00
Griffin, M. C., Mrs	“	300	300 00
Balcom, E. M., Mrs	“	200	200 00
Morash, J. P	“	200	200 00
Dustan, E. A., Miss	“	300	300 00
Creighton, A. H	“	200	200 00
Creighton, Mrs. B	“	200	200 00
Ross, Mrs. E	“	100	100 00
Morash, Scott	“	400	400 00
Morash, J. R	“	400	400 00
Morash, N	“	400	400 00
Gossip, M. L., Miss	“	200	200 00
Johns, S	Strawberry Vale, B.C	1,000	1,000 00
Whitacre, Mary F	Vancouver, B.C	500	500 00
Johns, Albion	Victoria, B.C	1,000	1,000 00
Young, Abram	Bridgetown, N.S	500	500 00
Russell, J. H. G	Winnipeg, Man	2,500	2,500 00
Munro, J	Halifax, N.S	500	500 00
Dunstan, Geo. G	Halifax, N.S	100	100 00
Wilson, Wm	Victoria, B.C	5,000	5,000 00
Morash, J. P	Northwest Cove, N.S	1,000	1,000 00
Brown, Geo. B	Nanaimo, B. C	1,000	1,000 00
Hodgson, Thos	“	1,000	1,000 00
Mahrer, Herman	“	4,000	4,000 00
Shaw, Jno	“	1,100	1,100 00
Goodacre, L	Victoria, B.C	500	500 00
Mills, S. P	“	1,000	1,000 00
Bartlett, M. J	“	5,000	5,000 00
Finch, Lewis	“	2,500	2,500 00
Hanbury, D. W	“	5,000	5,000 00
Totals		$ 831,600	$ 515,529 99

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 6, 1913.)

J. T. Farish, President; Nelson Mitchell, Vice-President; Eugene E. Gleason, Wallie D. Bradford, Daniel K. Cowley, M.D., C. S. B. Halpin, Geo. H. Sherwood.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$ cts.
J. T. Farish	Granby, P.Q.	9,400	3,760 00
Nelson Mitchell	"	9,400	3,760 00
E. E. Gleason	"	9,400	3,760 00
W. D. Bradford	"	9,400	3,760 00
D. K. Cowley	"	9,400	3,760 00
C. S. B. Halpin	"	1,900	760 00
G. H. Sherwood	Montreal, P.Q.	1,100	440 00
	Totals	$ 50,000	$ 20,000 00

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1913).

Victor Chateauvert, President; A. W. Blake, A. E. Blogg, Thos. F. Dobbin, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Blake, A. W.	Winnipeg, Man.	450	250
Blogg, A. E.	Toronto	450	250
Chateauvert, V.	Quebec	450	250
Audette, R.	"	450	250
Dobbin, T. F.	Montreal	450	250
MacLean, Alex.	New York, U.S.A.	450	250
London and Lancashire Fire Insurance Co.	Liverpool, Eng.	220,950	122,750
Sims, Wm. A.	Florence, Italy	450	250
Sword, Colin E.	Quebec	450	250
Wright, Alfred	Toronto	450	250
	Totals	$225,000	$ 125,000

THE RIMOUSKI FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1913).

N. Bernier, President; J. C. Wilgar, Vice-President; A. M. Tessier, A. Audet, J. A. Talbot, J. K. Brodie, J. A. Theberge.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Audet, A	Rimouski, P.Q	10,000 00	6,666 66
Beaudoin, T	Broughton	230 00	153 34
Beique, Mde. C. A. D	Montreal, P.Q	20 00	13 34
Bernier, N	Rimouski, P.Q	10,000 00	6,666 66
Boulay, Mde. H	Sayabec, P.Q	20 00	13 34
Bilodeau, J. O. A	Ste. Marie, P.Q	10 00	6 67
Brodie, J. K	Toronto, Ont	15,000 00	10,000 00
Charland, J. G. T	St. Joseph de Levis	60 00	40 00
Cote, Samuel	Rimouski, P.Q	10 00	10 00
D'Auteuil, Geo	Rimouski, P.Q	160 00	106 67
Demers, Succ. J. F	Levis, P.Q	50 00	33 34
Dionne, C. E. L	Quebec, P.Q	740 00	493 34
Dion, L.A	Rimouski, P.Q	1,000 00	666 66
Duncan, Henry	Toronto, Ont	10,000 00	6,666 66
Dupere, L. E. Succ	Ste. Flavie, P.Q	50 00	33 34
Evans, J. D	Islington, Ont	10,000 00	6,666 66
Fillion, J. B	Rimouski, P.Q	1,230 00	820 00
Fiset, J. B. R. Hon	“	30 00	20 00
Fiset, H. R	“	20 00	13 34
Fournier, Pierre	“	10 00	6 67
Gagnon, Mde. N	“	20 00	13 34
Gagnon, I	Rimouski, P.Q	10 00	6,67
Genest, J. L. M	St. Bernard, P.Q	20 00	13 34
Hughes, A. W	Toronto, P.Q	10,000 00	6,666 66
Labrie, G. A	St. Charles, P.Q	4,000 00	2,666 66
Landry, A. C	Ste. Flavie Stn., P.Q	60 00	40 00
Ouellet, J. Ed	St. Fabien, P.Q	10 00	6 67
Pouliot, J. N	Rimouski, P.Q	20 00	13 34
Ratte, L. O	Methot's Mills, P.Q	40 00	26 67
Roy, Ad	Ste. Flavie Stn., P.Q	10 00	6 67
Roy, Mde. C. G	Ste. Flavie Stn., P.Q	40 00	26 67
Seminaire de Rimouski	Rimouski, P.Q	2,000 00	1,333 33
Soeurs du S. S. Rosaire	Rimouski, P.Q	50 00	33 34
Solis, E. H	Valleyfield, P.Q	20 00	13 33
Talbot, J. A	Rimouski, P.Q	10,000 00	6,66 66
Tessier, Hon. A	“	10,000 00	6,666 66
Tessier, A. M	“	5,000 00	3,333 33
Tessier, A. M	“	5,000 00	3,333 33
Theberge, J. A	“	5,000 00	3,333 33
Vachon, S	“	20 00	13 33
Vachon, S	Rimouski, P.Q	5,000 00	3,333 33
Vandandaigne, J	Montreal, P.Q	20 00	13 34
Vandandaigne, Mde. J	“	20 00	13 33
Wilgar, J. C	Toronto, Ont	15,000 00	10,000 00
Wilson, N. H	Toronto, Ont	10,000 00	6,666 66
Woodbridge, M. J	Toronto, Ont	10.000 00	6,666 66
	Totals	$150,000 00	$ 100,003 34

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1913).

Cyrus A. Birge, President; Thos. Baker, First Vice-President; H. S. Wilson, Second Vice-President;
A. F. Webster, J. H. Adams, Samuel Screaton, James Dixon,
C. H. Enderton, John Leslie, Hon. Colin A Campbell.

LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
G. A. B. Addy	St. John, N.B	5	200	200
J. H. Adams	Toronto, Ont	137	5,480	5,480
F. L. Anstruther	Portage la Prairie, Man.	20	800	800
John J. Anderson	Edmonton, Alta	25	1,000	1,000
Alex. F. Angus	Regina. Sask	25	1,000	1,000
H. F. Adams	Halifax, N.S	10	400	400
A. W. Armitage	Minneapolis, Minn	2	80	80
L. B. Archibald	Truro, N.S	10	400	400
C. W. Archibald (in trust)	"	20	800	800
U. A. Buchner	London, Ont.	28	1,120	1,120
Cyrus A. Birge	Hamilton, Ont	219	8,760	8,760
George Bruce	Toronto, Ont	5	200	200
Florence N. Bruce	North Bay, Ont	5	200	200
A. G. Browning	"	20	800	800
John Blanchet	"	5	200	200
Euclid Bonin	Port Arthur, Ont	10	400	400
S. H. Brennagh	"	5	200	200
Thomas Baker	London, Ont	623	24,920	2,120
Wm. S. Beaver	Port Arthur, Ont	20	800	800
Joseph Brown	Winnipeg, Man	90	3,600	3,600
John Baird	"	100	4,000	4,000
Edward Brown	Portage la Prairie, Man.	10	400	400
R. B. Bennett	Calgary, Alta	25	1,000	1,000
Richard Bray	Victoria, B.C	25	1,000	1,000
J. A. Beauchamp	Strathcona, Alta	20	800	800
O. Bush	"	25	1,000	....
Thomas Bellamy	Edmonton, Alta	40	1,600	1,600
James Balfour	Regina, Sask	50	2,000	2,000
John G. Black	"	25	1,000	1,000
Jas. E. Barteaux	Truro, N.S	5	200	200
Charlotte Birrell	"	32	1,280	1,280
John B. Bell	Chatham, N.B	25	1,000	1,000
J. B. Black	Windsor, N.S	10	400	400
J. H. Barss	Wolfville, N.S	10	400	400
John W. Baker (in trust)	Yarmouth, N.S	25	1,000	1,000
G. E. C. Burton	"	25	1,000	1,000
E. C. Bowers	Westport, N.S	10	400	400
A. L. Belknap	Minneapolis, Minn	2	80	80
Jas. B. Bradford	Milwaukee, Wis	10	400	400
Henry H. Bechtel	Cincinnati, Ohio	50	2,000	....
S. Percy Benjamin	Wolfville, N.S	16	640	640
Birge & Webster (in trust)	Toronto, Ont	169	6,760	6,760
W. H. Crow (Estate)	Welland, Ont	10	400	400
Robt. Cooper	"	10	400	400
Wm. Clark	Dundas, Ont	20	800	800
Isabella Code	Perth, Ont	10	400	400
Jas. A. Crozier	Port Arthur, Ont	10	400	400
Harold E. Copp	Fort William, Ont	10	400	400
Hon. Colin H. Campbell	Winnipeg, Man	235	9,400	9,400
John F. Campbell	"	100	4,000	4,000
Alexander Cameron	Fort William, Ont	25	1,000	1,000
S. B. Cowan	Portage la Prairie, Man.	35	1,400	1,400
W. J. Cooper	Portage la Prairie, Man.	50	2,000	2,000

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
A. L. Cameron	Calgary, Alta	25	1,000	1,000
Lindley Crease	Victoria, B. C	10	400	400
F. W. Crang	Strathcona, Alta	25	1,000	1,000
W. C. Calkins	Minneapolis, Minn	50	2,000	....
Mrs. Mary M. Crease	Amherst, N. S	3	120	120
Rev. J. W. M. Crawford	Windsor, N. S	10	400	400
Geo. G. Crosby (in trust)	Yarmouth, N. S	25	1,000	1,000
A. F. Cox	Truro, N. S	3	120	120
John F. Calhoun	Minneapolis, Minn	5	200	200
C. P. Chisholm	Halifax, N. S	25	1,000	1,000
Archibald Currie	Souris, P. E. I	15	600	600
E. M. Christian	Minneapolis, Minn	2	80	80
Alexander Campbell	“	2	80	80
John G. Craig	“	25	1,000	1,000
Chester A. Congdon (in trust)	Duluth, Minn	200	8,000	8,000
Thos. F. Cole	“	200	8,000	8,000
Mrs. Gertrude L. Clark	Red Deer, Alta	25	1,000	1,000
Stanley N. Carscallen	“	20	800	800
Jennie S. Corning	Yarmouth, N. S	10	400	400
A. L. Crossin	Winnipeg, Man	35	1,400	1,400
Mrs. W. J. Devlin,	North Bay, Ont	5	200	200
William Dineen	Toronto, Ont	130	5,200	5,200
Wm. Dixon	Hamilton, Ont	10	400	400
Alfred Dickie	Lower Stewiacke, N. S.	30	1,200	1,200
A. W. Dwyre	Perth, Ont	20	800	800
S. N. Doyle	Sudbury, Ont	10	400	400
James Dixon	Hamilton, Ont	111	4,440	4,440
Johnson Douglass	Winnipeg, Man	25	1,000	1,000
Wm. A. Ducker	“	50	2,000	2,000
Lionel Dickinson	Victoria, B. C	25	1,000	1,000
James McC. Douglas	Strathcona, Alta	25	1,000	1,000
H. H. Drake	Vancouver, B. C	10	400	....
William Dallas	Regina, Sask	50	2,000	2,000
D. R. Dingwall	Winnipeg, Man	100	4,000	4,000
M. S. Dickson	Great Village, N. S	50	2,000	2,000
Mrs. Harriet DeWolf	Wolfville, N. S	12	480	480
Donald Darrach	Kensington, P. E. I	20	800	....
Anton V. Dlouhy	Chicago, Ills	10	400	400
David B. Dewar	Hamilton, Ont	50	2,000	2,000
Edwin Dawson	Nanton, Alta	25	1,000	1,000
Henry DeBlois	Annapolis, N. S	5	200	200
John M. Eastwood	Hamilton, Ont	10	400	400
C. H. Enderton & Co	Winnipeg, Man	100	4,000	4,000
C. H. Enderton	“	100	4,000	4,000
Foster F. Eaton	Truro, N. S	25	1,000	1,000
Thos. P. Evans	Chicago, Ills	100	4,000	4,000
Jager F. Ellingbo	Bergen, Norway	10	400	....
John J. Eklund	Duluth, Minn	100	4,000	4,000
Annie Firstbrook	Toronto, Ont	20	800	800
Murray Fitch	Grimsby, Ont	10	400	400
Daniel Ferguson	Chatham, N. B	10	400	400
James W. Fraser	Springhill, N. S	20	800	800
Rachel J. Fraser	“	20	800	800
Mrs. Emma J. Foshay	Berwick, N. S	30	1,200	1,200
Charles J. Fox	Pubnico Head, N. S	25	1,000	1,000
Miss Marian H. Freeman	Milton, N. S	40	1,600	1,600
Nelson P. Freeman	Bridgewater, N. S	15	600	....
Wm. Foulke	St. Paul, Minn	5	200	....
Samuel Fenn	London, England	10	400	400
J. J. Greene	Hamilton, Ont	10	400	400
H. H. Gaetz	Red Deer, Alta	25	1,000	1,000
Jas. D. Green	Edmonton, Alta	25	1,000	1,000
J. H. Gariepy	“	25	1,000	1,000
John F. Gregory	St. John, N. B	50	2,000	2,000
Harriet Gunn	Yarmouth, N. S	5	200	200

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
F. T. Gardiner	Liverpool, N. S.	10	400	400
Jas. A. Gates (in trust)	Middleton, N. S.	13	520	520
Andrew B. Gates	“	15	600	600
G. Hope	Hamilton, Ont.	10	400	400
R. K. Hope	“	10	400	400
A. E. Hanna	Perth, Ont.	20	800	800
J. K. Hill	Portage la Prairie, Man.	20	800	800
Charles Heath	“ “	10	400	400
J. F. Higginbotham	Brandon, Man.	50	2,000	2,000
Wm. R. Hull	Calgary, Alta.	100	4,000	4,000
Jas. B. Hall	Truro, N. S.	20	800	800
S. D. Heckbert	Chatham, N. B.	5	200	200
Mrs. Blanche Hill (in trust)	Truro, N. S.	25	1,000	1,000
Alvin C. Harding (in trust)	Yarmouth, N. S.	50	2,000	2,000
Mrs. Louise F. Hendry	Milton, N. S.	5	200	200
Geo. A. Hall	Dartmouth, N. S.	10	400	
W. H. Hunter	Toronto, Ont.	8	320	320
Jas. J. Hill	St. Paul, Minn.	100	4,000	4,000
E. B. Hawkins	Duluth, Minn.	100	4,000	4,000
Mrs. Henderson (Estate)	St. Catharines, Ont.	10	400	400
Jas. D. Irvine	Portage la Prairie, Man.	20	800	800
C. L. Iverson	Chicago, Ills.	25	1,000	1,000
Ralph W. Iverson	“	25	1,000	1,000
E. A. Iverson	“	2	80	80
C. H. Jackson	Fort William, Ont.	10	400	400
Mrs. S. L. C. D. Johnston	Portage la Prairie, Man.	10	400	400
Alfred E. Jackson	Edmonton, Alta.	50	2,000	2,000
Reuben R. Jamieson	Calgary, Alta.	50	2,000	150
Walter J. Jardine	Newcastle, N. B.	5	200	200
C. P. Jensen	Maple Plain, Minn.	5	200	100
John Jardine	Somerside, P. E. I.	10	400	400
Mrs. Francis M. Jarvis	Truro, N. S.	30	1,200	1,200
W. P. King	“	30	1,200	1,200
Thos. Kelley	Winnipeg, Man.	50	2,000	2,000
John Keddy (Estate)	Brandon, Man.	20	800	800
Wm. J. Kent	Truro, N. S.	20	800	800
Geo. H. Kopp	Virginia, Minn.	15	600	600
Jas. A. Kenney	Liverpool, N. S.	25	1,000	
Geo. C. Keys	Truro, N. S.	50	2,000	2,000
Edwin D. King	Halifax, N. S.	50	2,000	2,000
Richard M. King	“	20	800	800
Chas. S. Knight, Jr.	Chicago, Ills.	20	800	800
T. G. Loggie	Fredericton, N. B.	50	2,000	2,000
John Leslie	Winnipeg, Man.	304	12,160	12,160
John E. Lundy	Portage la Prairie, Man.	10	400	400
Thomas Lea	Victoria, B. C.	10	400	400
Herbert A. Lilley	“	50	2,000	2,000
Henry E. Levy	“	25	1,000	1,000
David Low	Regina, Sask.	100	4,000	4,000
G. E. M. Lewis	Truro, N. S.	50	2,000	2,000
John Lewis	“	50	2,000	2,000
J. P. Lynch	St. John, N. B.	50	2,000	2,000
J. R. Lamy	Amherst, N. S.	25	1,000	1,000
F. A. Lawrence	Truro, N. S.	40	1,600	408
G. G. LeMeisurier	Toronto, Ont.	575	23,000	23,000
J. T. Middleton	Hamilton, Ont.	10	400	400
Edward Morgan	Delhi, Ont.	10	400	400
W. R. Mills	Hamilton, Ont.	20	800	800
R. L. Murray & Son	Paris, Ont.	20	800	800
A. J. Madill	Fort William, Ont.	2	80	80
James Meek	Port Arthur, Ont.	50	2,000	2,000
Geo. C. Mills (Estate)	Winnipeg, Man.	100	4,000	3,400
Joseph Maw	“	25	1,000	1,000
S. H. J. Montgomery	“	20	800	800
T. & W. Millar	Portage la Prairie, Man.	50	2,000	2,000

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Arthur Meighen	Portage la Prairie, Man.	20	800	800
E. Michener	Red Deer, Alta	20	800	800
D. W. Macdonald	Edmonton, Alta	50	2,000	1,000
John B. Mercer	“	25	1,000	1,000
C. R. Mitchell	Medicine Hat, Alta	10	400	400
Wm. E. Muir	Montreal, P.Q	50	2,000	....
J. H. MacGregor	New Glasgow, N. S	10	400	400
Chas. J. Miller	“	25	1,000	1,000
J. Ross Millar	Amherst, N. S	25	1,000	....
A. H. Marquis	Chatham, N. B	10	400	400
D. P. MacLachlan	“	20	800	800
R. L. Murray	Springhill, N. S	10	400	400
Hugh A. MacLean	Calgary, Alta	20	800	....
Geo. J. Morton	Yarmouth, N. S	25	1,000	250
Elisha D. Moore	Liverpool, N. S	10	400	....
Carman S. Marshall	Bridgewater, N. S	25	1,000	....
Alex. H. MacKay	Halifax, N. S	20	800	800
Ivan A. Mader (in trust)	“	25	1,000	1,000
Angus A. Macdonald	Antigonish, N. S	10	400	400
T. Moore	Charlottetown, P.E.I	10	400	400
F. S. Moore	“ “	10	400	400
Robie Morton, in trust	Middleton, N.S	5	200	200
Annie F. MacDonald	Pictou, N.S	20	800	800
Anna M. MacMillan, Mrs	Seattle. Wash	30	1,200	1,200
J. D. Montgomery	Toronto, Ont	30	1,200	1,200
Sydney T. Miller	Detroit, Mich	10	400	400
The Magee-Walton Co. Ltd	Hamilton, Ont	10	400	400
J. R. McCollum	Welland, Ont	40	1,600	1,600
Hugh G. McNeil	Oakville, Ont	10	400	400
Hon. Peter McLaren	Perth, Ont	100	4,000	4,000
Wm. P. McEwen	Perth, Ont	10	400	400
W. A. McKim	Calgary, Alta	10	400	400
J. R. McIntosh	St. John, N.B	25	1,000	1,000
D. A. McRae	Winnipeg, Man	25	1,000	1,000
John McLaurin	Fort Willian, Ont	50	2,000	2,000
Alex N. MacPherson	Winnipeg, Man	10	400	400
J. A. McKerchar	“	25	1,000	1,000
John McDiarmid	Brandon, Man	50	2,000	2,000
Jas. A. McKenzie	Calgary, Alta	50	2,000	2,000
Alfred R. McDiarmid	Brandon, Man	50	2,000	2,000
T. G. McMullen	Truro, N.S	100	4,000	4,000
John McDonald	Chatham, N.B	13	520	520
H. B. McDonald	“	12	480	480
John J. McNeeley	“ —	10	400	400
Albert McLennan	“	5	200	150
John F. McLarren	Lower Argyle, N.S	25	1,000	1,000
Jas. M. McDonald	Truro, N.S	10	400	......
E. A. McCurdy (Rev.)	Halifax, N.S	10	400	400
McLean & McKinnon	Charlottetown, P.E.I	25	1,000	....
John T. McKenzie	“ “	100	4,000	4,000
Chas. E. McLaughlin	Annapolis, N.S	10	400	....
James McCahill	Duluth, Minn	700	2,8000	28,000
Angus McLean	Detroit, Mich	30	1,200	1,200
J. C. Newbury	Victoria, B.C	50	2,000	2,000
A. I. Ogilvie	Orillia, Ont	5	200	200
Archibald Ogletree	Portage La Prairie	25	1,000	1,000
Joshua Oakes	Bridgewater, N. S	10	400	....
Osler, Hammond & Nanton	Winnipeg, Man	10	400	400
Wm. H. Pearn	Bowmanville, Ont	10	400	400
E, Gus Porter	Belleville, Ont	30	1,200	1,200
W. E. Phinn	Welland, Ont	50	2,000	2,000
Albert G, Peters	London, Ont	20	800	800
David Purvis	North Bay, Ont	20	800	800
Godfrey Parker	Toronto, Ont	50	2,000	2,000
Chas. E. Pooley	Victoria, B. C	100	4,000	4,000

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			$	$
Mary J. Price	Vancouver Is., B.C. (Duncan's P.O.)	10	400	400
Augustine Pimbury	Vancouver Is., B.C., (Duncan's P.O.)	10	400	400
Wm. Pearce	Calgary, Alta	25	1,000	1,000
Mrs. M. A. Pearce	“	25	1,000	1,000
W. E. Payne	Red Deer, Alta	10	400	400
H. O. Phillips	“	10	400	400
Wm. Phillips	“	10	400	400
J. R. Everett	Regina, Sask	50	2,000	....
Robt. Purdon	Brandon, Man	50	2,000	2,000
Emile J. Proulx	Cloquet, Minn	10	400	400
John G. Pyke	Liverpool, N.S	5	200	200
Vincent J. Paton	Bridgewater, N.S	20	800	200
John Powers	Chicago, Ill	100	4,000	3,000
Louis A. Peters	Detroit, Mich	25	1,000	1,000
George Ross	Welland, Ont	10	400	400
J. A. Ramsden	Port Colborne, Ont	5	200	200
Jas. F. Robertson	Fort William, Ont	5	200	200
Wm. Richardson, in trust	Portage la Prairie	25	1,000	1,000
Wm. Robertson	Calgary, Alta	50	2,000	2,000
Wm. J. Riley	Calgary, Alta	25	1,000	1,000
J. Rogers,	Vancouver, B.C	100	4,000	4,000
A. C. Rutherford	Strathcona, Alta	50	2,000	2,000
Arthur B. Rugg	Minneapolis, Minn	40	1,600	1,600
E. A. Randall,	Truro, N.S	20	800	800
H. W. Rogers	Amherst, N.S	20	800	....
John F. Robinson, in trust	Springhill, N.S	5	200	200
Wm. Richardson, in trust	Truro, N.S	10	400	400
Wm. Richardson	Truro, N.S	10	400	400
Frank F. Ramsay	Hazel Hill, N.S	20	800	....
Thos. E. Ramsay, in trust	Somerside, P.E.I	50	2,000	2,000
Charles Read	Chicago, Ill	50	2,000	2,000
J. L. Rothrock, M.D.	St. Paul, Minn	100	4,000	4,000
Chas. A. Stewart	Duluth, Minn	100	4,000	4,000
George Sweet	Hamilton, Ont	10	400	400
Samuel Screaton	London, Ont	60	2,400	2,400
Ninian Sanderson	Byron P. O., Ont	5	200	200
Edward Sanderson	Markham, Ont	10	400	400
W, G. Somerville,	Welland, O nt	10	400	400
Geo. R. Smith	Londonderry, N.S	100	4,000	4,000
Geo. W. Smith	North Bay, Ont	10	400	400
A. Hoffman Smith, in trust	Sudbury, Ont	1	40	40
Albert L. Smith	Port Arthur, Ont	5	200	200
A. Snelgrove	Fort William, Ont	5	200	200
John C. Stinson	“	10	400	400
R. P. Steves	Sussex, N.B	5	200	200
Robert R. Scott	Winnipeg, Man	25	1,000	1,000
C. W. Sharp	“	50	2,000	2,000
Robert M. Simpson	“	100	4,000	4,000
Henry Stephens, in trust	Portage la Prairie, Man	100	4,000	4,000
H. A. Stewart	“ “	50	2,000	2,000
Donald J. Stewart	High Bluff, Man	10	400	400
Wm. J. Schwigler	Port Arthur, Ont	20	800	800
Abraham E. Smith	Victoria, B.C	50	2,000	....
Wm. H. Sheppard	Strathcona, Alta	40	1,600	1,600
T. J. S. Skinner	Calgary, Alta	100	4,000	4,000
C. H. Simpson	Winnipeg, Man	50	2,000	2,000
L. L. Sutherland, estate	Minneapolis, Minn	5	200	50
E. T. Sturdee	St. John, N.B	10	400	400
Geo. W. Stuart	Truro, N.S	50	2,000	2,000
Chas. H. Smith	Amherst, N.S	50	2,000	2,000
Charles Smith	Amherst, N.S	25	1,000	1,000
Geoffrey Stead	Chatham, N.B	10	400	400
Geo. J. Sproul	“	50	2,000	....

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Jas. A. Sutherland, M.D.	Springhill, N.S.	25	1,000	1,000
John A. Sponagle, in trust	Middleton, N.S.	25	1,000	....
John G. Sterns	Souris, P.E.I.	20	800	800
J. Sellwood	Duluth, Minn.	100	4,000	4,000
Walter Scotten	Detroit, Mich.	10	400	400
Standard Trust Co.	Winnipeg, Man.	50	2,000	2,000
Mrs. L. J. Smallman	New Glasgow, N.S.	18	720	720
Mrs. May E. Smallman	Dartmouth, N.S.	16	640	640
Wm. Turnbull	London, Ont.	30	1,200	1,200
B. Tucker	Allenburg, Ont.	50	2,000	2,000
Mary Tegart	Toronto, Ont.	5	200	200
Geo. E. Taylor	Paris, Ont.	10	400	400
Taylor & Scott	Grand Rapids, Wis.	50	2,000	2,000
Wm. J. Taylor	Portersville, Cal.	10	400	400
Alexander Taylor	Edmonton, Alta.	25	1,000	1,000
W. Ernest Thompson	Halifax, N.S.	10	400	400
Samuel S. Thorpe	Minneapolis, Minn.	100	4,000	4,000
David J. Thomas	Truro, N.S.	20	800	800
P. H. Tyrrell	Selah P.O., Wash.	10	400	400
J. B. Tingley	Wolfville, N.S.	20	800	800
J. G. Toombs, in trust	Mt. Stewart, P.E.I.	10	400	400
James P. Thomason	Minneapolis, Minn.	2	80	80
Wm. Tucker	St. Catharines, Ont.	10	400	400
John Tucker	Rocky Rapids, Alta.	10	400	400
Thos. Underwood	Calgary, Alta.	100	4,000	4,000
Mrs. Ellen F. Van Pelt	La Grange, Ill.	10	400	400
Walter Woods	Hamilton, Ont.	10	400	400
A. F. Webster	Toronto, Ont.	162	6,480	6,480
Peter Wallace, in trust	Blind River, Ont.	40	1,600	1,600
Jas. E. White	St. John, N.B.	20	800	800
Fred. W. Weir	Winnipeg, Man.	25	1,000	1,000
Geo. D. Wood	“	100	4,000	4,000
Frank E. Weldon	“	20	800	800
Daniel D. Wood	“	100	4,000	4,000
Wm. Wishart	Portage la Prairie, Man.	50	2,000	2,000
James Walker	Calgary, Alta.	100	4,000	4,000
L. R. Williams	Annandale, Minn.	60	2,400	2,400
Roscoe H. Wing	Chatham, N.B.	50	2,000	2,000
W. L. T. Weldon	“	10	400	....
Jennie G. Weldon	“	5	200	....
Rev. Wm. C. Wilson	Springhill Mines, N.S.	25	1,000	1,000
Wm. F. West	Liverpool, N.S.	50	2,000	2,000
A. L. Wile	Bridgewater, N.S.	5	200	50
Wm. A. Weeks	Charlottetown, P.E.I.	50	2,000	2,000
H. S. Wilson	Toronto, Ont.	831	33,240	4,920
Chas. W. Ward	Chicago, Ill.	50	2,000	....
Albert Wilkinson	St. Paul, Minn.	50	2,000	2,000
Ethel Wilson, Mrs.	St. Catharines, Ont.	10	400	400
Adolph Weber	Milwaukee, Wis.	50	2,000	2,000
Young & Lorway	Sydney, N.S.	20	800	800
James Yorston	Pictou, N.S.	20	800	800
John Yorston	“	20	800	800
Wm. Yould	Kentville, N.S.	25	1,000	1,000
Robert J. Young	Chicago, Ill.	50	2,000	2,000
C. P. Zacher	Chicago, Ill.	20	800	800
	Totals	14,840	$ 593,600	$ 506,638

THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Mar. 3, 1913).

Robert Thomson, President; Percy W. Thomson, Roy P. Church, Albert Starkey, R. T. Leavitt, Alfred Porter, J. Royden Thomson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
H. H. Beck	Toronto, Ont	30	3,000 00	900 00
George Boulter	Montreal, P.Q	50	5,000 00	1,500 00
Wm. F. Carsley	"	20	2,000 00	600 00
Roy P. Church	St. John N.B	180	18,000 00	5,400 00
D. Drysdale	Montreal, P.Q	5	500 00	150 00
Robert Stanley Ewing	Winnipeg, Man	20	2,000 00	600 00
Claude K. Eville	Brandon, Man	5	500 00	150 00
Roswell C. Fisher	Montreal, P.Q	25	2,500 00	750 00
C. J. Flanagan	Westmount, P.Q	5	500 00	150 00
George C. Gibbons	London, Ont	10	1,000 00	300 00
F. C. Henshaw	Montreal, P.Q	20	2,000 00	600 00
Chas. S. Hoare	"	20	2,000 00	600 00
John Benson How	"	1	100 00	100 00
Dr. O. M. Jones	Victoria, B.C	10	1,000 00	300 00
Roland Highes Jones	Anglesea, North Wales	11	1,100 00	330 00
J. W. Lambly	Montreal, P.Q	20	2,000 00	600 00
William H. Logan	Victoria, B.C	20	2,000 00	600 00
Claude H. LeMesurier	Montreal, P.Q	10	1,000 00	300 00
F. S. MacKay	"	10	1,000 00	300 00
Alex. McArthur	"	10	1,000 00	300 00
National Ins. Corp. Ltd	St. John, N.B	20	2,000 00	600 00
Alfred Porter	"	135	13,500 00	4,050 00
George T. Pickford	Cheshire, Eng	20	2,000 00	600 00
John B. Reid	Montreal, P.Q	20	2,000 00	600 00
C. E. Scarff	"	10	1,000 00	300 00
W. W. Smith	St. Henri, P.Q	10	1,000 00	300 00
A. Starkey	Montreal, P.Q	20	2,000 00	600 00
Percy Walter Thomson	St. John, N.B	200	20,000 00	6,000 00
F. Tufts	Wolfville, N.S	50	5,000 00	1,500 00
Robert Thomson	St. John, N.B	495	49,500 00	14,850 00
John Royden Thomson	"	200	20,000 00	6,000 00
D. Williamson	Montreal, P.Q	10	1,000 00	300 00
J. Lewis Williams	Three Rivers, P.Q	20	2,000 00	600 00
	Totals	1,692	$169,200 00	$ 50,830 00

THE TITLE AND TRUST COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1913).

E. F. B. Johnston. K.C., President; Hon. W. A. Charlton, Vice-President; W. J. Gage, Noel Marshall, W. K. George, G. H. Hees, J. A. Kammerer, J. B. Tudhope, Jacob Kohler, Allan Macpherson, W. R. Hobbs, R. Wade, John J. Gibson.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		$	$
E. F. B. Johnston	Toronto	16,000	6,400
W. A. Charlton	"	21,000	9,600
W. J. Gage	"	16,000	6,400
Thomas Jenkins	"	16,000	7,400
James Hardy	"	16,000	7,400
James B. Tudhope	Orillia	16,000	6,400
W. R. Hobbs	Toronto	15,000	6,000
W. J. Clark	"	6,000	2,400
Noel Marshall	"	18,000	7,200
W. K. George	"	6,000	2,400
Alex Smith	Ottawa	2,000	800
George H. Hees	Toronto	16,000	6,400
Jacob Kohler	Cayuga	6,000	2,400
William Anderson	Ottawa	5,000	2,000
William Thomson	Orillia	2,000	800
R. Wade	"	15,000	6,000
H. J. Bartlett	"	5,000	2,000
Allan McPherson	Longford Mills	16,000	6,400
W. H. Tudhope	Orillia	5,000	2,000
R. K. Burgess	Toronto	5,000	2,000
William Ramsay	Bowland, Scotland	5,000	2,000
J. J. Gibson	Toronto	5,000	2,000
H. W. Aikins	"	1,000	400
G. T. Somers	"	2,000	800
T. S. Webster	"	1,000	400
Estate, J. W. Paterson	Montreal	5,000	2,000
T. A. Russell	Toronto	500	500
H. W. Auden	"	500	200
J. A. Kammerer	"	16,000	6,400
R. R. Jelly	Regina, Sask	2,500	1,000
Gideon Grant	Toronto	2,500	1,000
Andrew Dods	"	2,500	1,000
D. B. Hanna	"	6,000	2,400
J. M. Prentiss	"	500	50
	Totals	$273,000	$112,550

THE TRAVELLERS' INDEMNITY CO. OF CANADA.

LIST OF DIRECTORS—(As at February 13, 1913).

S. C. Dunham, President; Frank F. Parkins, Vice-President; J. L. Way, Wm. McCaw, W. A. Molson, F. W. Evans.

LIST OF SHAREHOLDERS—(As at December, 31 1912).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Travelers Insurance Company	Hartford	479,000 00	95,800 00
W. A. Molson	Montreal	3,000 00	600 00
F. W. Evans	"	3,000 00	600 00
Wm. McCaw	"	3,000 00	600 00
F. F. Parkins	"	3,000 00	600 00
J. L. Way	Hartford	3,000 00	600 00
J. B. Lunger	"	3,000 00	600 00
S. C. Dunham	"	3,000 00	600 00
	Totals	$500,000 00	$100,000 00

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1912.)

Hon. Geo. A. Cox, Pres., W. R. Brock, Vice-Pres., Robt. Bickerdike, M.P., E. W. Cox, D. B. Hanna, Jno. Hoskin, K.C., L.L.D., A. Laird, Z. A. Lash, K.C. L.L.D., W. B. Meikle, Geo. A. Morrow, A. Myers, Frederic Nicholls, J. K. Osborne, Col. Sir Henry Pellatt, C.V.O., E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Anderson, C. E.	Messrs. Maury & Donnelly—Williams Thompson Co., Baltimore, Md.	40	800
Bickerdike, Robert	Montreal, Que., Can.	1,250	25,000
Brock, W. R.	W. R. Brock & Co., Toronto, Can.	5,000	100,000
Carpenter, Mrs. Alice B.	Wakefield, Mass. U.S.A.	100	2,000
Carpenter, Geo. O.	c/o National Lead Co., St. Louis, Mo., U.S.A.	100	2,000
Cox, Hon. George A.	Canada Life Bldg., Toronto, Can.	4,945	98,900
Daly, Sir M. B.	Halifax, N.S., Can.	50	1,000
Donnelly, W. J.	Messrs, Maury & Donnelly—Williams Thompson Co., Baltimore, Md., U.S.A.	60	1,200
Frank & Dubois	47 William St., New York City, U.S.A.	250	5,000
Gold, James	"Rosebank", Dunton Gren near Seven Oaks, Kent, England	37	740
Guntrum, L. E.	1207 First National Bank, Cincinnati, Ohio	40	800
Hammond, Executor of Estate of H. C.	c/o National Trust Co., Toronto, Can.	700	14,000
Hoskin, John, K.C., L.L.D.	McCarthy, Osler, Hoskin & Harcourt, Toronto, Can.	1.250	25,000
Jemmett, F. G. & A. St. L. Trigge, (in trust)	Canadian Bank of Commerce Toronto, Can.	12,500	250,000
Lash, Z. A. K.C., L.L.D.	Canadian Bank of Commerce Toronto, Can.	1,250	25,000
MacKenzie, Sir William	Canadian Northern Railway Bldg., Toronto, Can.	5,000	100,000
Mann, Sir D. D.	Canadian Northern Railway Bldg., Toronto, Can.	5.000	100,000
Nicholls, Frederic	Canadian General Electric, Toronto, Can.	750	15,000
Osborne, James Kerr	Massey-Harris Co., Toronto, Can.	2,500	50,000
Osler, Hammond & Nanton	Winnipeg, Man., Can.	300	6,000
Pearson, F. S.	25 Broad St., New York City, U.S.A.	1,250	25,000
Pellatt, Col. Sir Henry C.V.O.	Traders Bank Bldg., Toronto Can.	5,000	100,000
Perrin, Mrs. Mincy	73 Maiden Lane, New York City, U.S.A.	250	5,000
Smith Davis & Co.	Buffalo, N.Y., U.S.A.	211	4,220
Smith, F. J. D.	Newtonbrook, Ont., Can.	40	800
Wood, E. R.	Central Canada Loan & Savings Co., Toronto, Can.	2,127	42,540
	Totals	50,000	$1,000,000

THE WESTERN ASSURANCE COMPANY—*Con.*

LIST OF HOLDERS OF COMMON STOCK—(As at December 31, 1912.)

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Adamson, W. H.	117 Maitland St., Toronto, Can.	10	200
Agar, Miss Florence	126 Seaton St., Toronto, Can	11	220
Alexander, S. C., Executors Estate Mrs. J. P. Alexander	21 Waterloo St., Birmingham Eng.	35	700
Allan, Mrs. Elsie, M.	496 Shelbourne St., Toronto, Can.	100	2,000
Allison, Mrs. Mary	Ayers Cliff, Quebec, Can.	20	400
Ardagh, Miss Annie B.	Barrie, Ont, Can.	30	600
Ardagh, Executors Estate of H. H.	Barrie, Ont., Can.	30	600
Arkell, F. Henry	Woolaston, Eng.	400	8,000
Arnoldi, Mrs. E. Louise	37 North St., Toronto, Can.	25	500
Arnoldi, Mrs. Agnes	109 College St., Toronto, Can	11	220
Arnoldi, Frank, in trust for Miss Harriet Burrows	103 Bay St., Toronto, Can.	30	600
Ayles, Miss Anna	1764 Haro St., Vancouver, B.C., Can.	12	240
Baillie, James E.	66 Front St. E., Toronto Can	37	740
Bain, Miss Janet	46 D'Arcy St. Toronto Ca.	50	1,000
Bain, Thomas	Dundas, Ont., Can.	50	1,000
Bain, Mrs. Helen	Dundas, Ont., Can.	60	1,200
Baines, Mrs. Mary L.	169 St. George St., Toronto, Can.	9	180
Baird, Executors Estate of Hugh N.	Board of Trade, Toronto, Can.	120	2,400
Baker, Executors Estate of John T	76 Beaver St., New York, U.S.A.	250	5,000
Ballantyne, W. L.	c/o J. N. Ballantyne, 14 Cornhill, London, E.C., Eng.	24	480
Barker, Miss Lucy W	Torrington, Conn., U.S.A.	16	320
Barker, Samuel	Hamilton, Ont., Can.	166	3,320
Barnet, Mrs. J. G.	"Coleraine Hall", Renfrew, Ont., Can.	150	3,000
Bassett, Mrs. Annie	Bowmanville, Ont., Can.	25	500
Bassett, Miss Mary J. C.	"	20	400
Bassett, Executors Estate of Thomas	"	30	600
Bate, Executors Estate T. B.	St. Catharines, Ont., Can.	100	2,000
Bate, W. T.	St. Catharines, Ont., Can.	50	1,000
Bates, F. W. & C. S. Austin	Billiter Bldg., London, Eng., ..34 Leadenhall St., London, Eng.	10	200
Battersby Executors Estate C.—Exec. A. C. Clark, Sarnia, H. C. P. Battersby.	c/o H. C. P. Battersby, Port Dover, Ont.	26	520
Baxter, Mrs. A. H. C.	317 Cooper St., Ottawa, Ont	25	500
Baxter, Dighton W.	Rosedale Golf Club, Bedford Park, Ont.	10	200
Baxter, Mrs. Ellen M.	Rosedale Golf Club, Bedford Park, Ont.	100	2,000
Bean Rev. W. H. Executrix—Mary Anna Bean	Bronx River Ave., Sherwood Park, Yonkers, New York U.S.A.	36	720
Beatty, Mrs. Edith A.	69 Lowther Ave., Toronto, Ont.	12	240
Beatty, Mrs. Margaretta E.	411 Dovercourt Rd., Toronto, Ca.	25	500
Beemer, Miss Clara	37 Sussex Ave., Toronto, Ont	14	280
Beemer, Miss Kate A.	37 Sussex Ave., Toronto, Can	35	700
Beemer, Frank, M.D.	37 Sussex Ave., Toronto, Can	8	160
Beeson, Mrs. Mary W.	Box 451, Colorado Springs, Colorado, U.S.A.	16	320
Bell-Irving, J. J.	Minto House, Hawick, Scotland	400	8,000
Bickerdike, Robert, M.P.	Beardmore Bldg., Montreal, Que.	1,050	21,000

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Biggs, Mrs. Gertrude L.	c/o Biggs & Biggs, 539 Confederation Life Bldg., Toronto, Ont., Can.	53	1,060
Blaker, Rev. C. R.	"The Vicarage" TurnersHill Sussex, Eng.	50	1,000
Blaker, E. H.	Northgate, Chichister, Sussex, Eng.	200	4,000
Blaker, M. S.	"The Wallands" Lewes, Sussex, Eng.	20	400
Blaker, Reginald	"The Wallands", Lewes, Sussex, Eng.	12	240
Blaker, H. M.	"The Wallands", Lewes, Sussex, Eng.	4	80
Blossom, George W.	171 LaSalle St., Chicago, Ill. U.S.A.	125	2,500
Bond, George W.	Guelph, Ont., Can.	20	400
Bond, Executors Estate of J. M. Executors—D. T. Symons	c/o D. T. Symons, 18 King St., Toronto	38	760
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000
Braid, John	5½ Fenchurch, London, E. C., Eng.	10	200
Brock, W. R.	W. R. Brock & Co., Toronto, Can.	532	10,640
Brown, Mrs. Cornelia C.	Owen Sound, Can.	250	5,000
Brown, Edward B. Executors Estate of Mrs. Diana Betley	Rolph & Brown, Toronto, Can.	75	1,500
Brown, Robert S.	412 Euclid Ave., Toronto, Can.	50	1,000
Boyd, Ernest B.	47 William St., New York City, U. S. A.	125	2,500
Bruce, Robert	St. Ninnians, Hatch End, Vinner, Eng.	70	1,400
Brunton, Mrs. Harriet A.	Newmarket, Ont.	50	1,000
Burder, R. H. R.	Hampstead, N.W., Eng.	50	1,000
Burder, Mrs. A. F.	Hampstead, N.W., Eng.	2	40
Burder, R. H. R., , in trust	London, Eng.	34	680
Burder, John	Barncombe, Sussex, Eng.	50	1,000
Burns, Miss Jennie	Toronto	100	2,000
Cable, Sir Ernest	Care of Messrs. Bird & Co., London, Eng.	250	5,000
Cameron, Mrs. Annie	Toronto	40	800
Cameron, Mrs. Katharine	"	6	120
Campbell, Executors of Estate of D.—Executors, W. J. Campbell	Care of J. Campbell, Interlaken, New York, U.S.A.	47	940
Campbell, Mrs. Eleanor	Stonewall, Man.	25	500
Campbell, P. McL.	Collingwood, Ont.	20	400
Canada Trust Co.	London, Ont.	20	400
Carey, Executors Estate Wm., Executors, F. Roper & Mrs. Carey	Care of F. Roper, Toronto.	60	1,200
Carlyle, Mrs. W. D.	Toronto	179	3,580
Carlyle, Executrix, Est. James	"	125	2,500
Carmelite Sisters	Baltimore, Maryland, U.S.A.	18	360
Carpenter, Miss S. P.	Collingwood, Ont.	40	800
Carpenter, George O.	St. Louis, Missouri, U.S.A.	125	2,500
Carpenter, Mrs. Alice B.	Wakefield, Mass., U.S.A.	125	2,500
Carruthers, James	Montreal, Que.	500	10,000
Cashin, A.	Care of F. A. Hodgkinson & Co., Birmingham, Eng.	12	240
Cawthra, Mrs. E. J.	Toronto	50	1,000
Cawthra, Mrs. E. J. and W. H. Cawthra, in trust.	Care of W. H. Cawthra, Toronto	110	2,200
Cawthra, W. Herbert	Toronto	30	600

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Central Canada Loan & Savings Co. in trust	Toronto	2,205	44,100
Champion, Executors Estate Charles, Exec. Brantford Trust Company	Brantford, Ont	53	1,060
Chapin, Mrs. Carrie L	Toronto	34	680
Carpenter, E. R	Collingwood, Ont	60	1,200
Chester, John George	Toronto	50	1,000
Cheyne, A. D	London, Eng	80	1,600
Chipman, Willis	Toronto	100	2,000
Chute, Misses Eliza and Agnes Chute, in trust	Toronto	15	300
Clark, Andrew	Dundas, Ont	100	2,000
Clark, James A	Greensville, Ont	25	500
Cockburn, G. R. R., Est. of	Toronto	500	10,000
Cockburn, Mrs. Mary E	"	402	8,040
Coffee, J. F	"	50	1,000
Coles, Ernest	Katerham, Surrey, Eng	100	2,000
Cooch, A. C	Toronto	82	1,640
Cook, Executors Estate of J. L	Care of James W. Bain, Toronto	50	1,000
Cooke, Trevor E	Toronto	40	800
Cooper, Alfred	London, Eng	100	2,000
Coulthard, W. W	Peterboro, Ont	10	200
Coutts, James	Ufford, Muskoka, Ont	50	1,000
Cox, Hon. George A	Toronto	8,552	171,040
Cox, Hon. George A., in trust	"	6,412	128,240
Cox, Mrs. Annie S	Paris, Ont	61	1,220
Cox, E. W	Toronto	250	5,000
Craig, Rev. Robert J	South River, Ont	4	80
Craig, Miss Gertrude R	Kingston, Ont	2	40
Creelman, A. R., K.C	Montreal, Que	100	2,000
Brocker, Sydney	Deer Park, Ont	15	300
Crombie, Miss J. Ellice	Brondesbury, Eng	8	160
Crombie, Mrs. Jessie	"	14	280
Crosbie, C. A	Vancouver, B.C	25	500
Crosely, Geo. R	Milwaukee, Wis., U.S.A	25	500
Crosely, Geo. R., Trustee	"	50	1,000
Crowther, W. C	Toronto	40	800
Cryderman, J. H	Bowmanville, Ont	50	1,000
Cunningham, Executors Estate of R.—Executors J. Sutherland and R. Tatham	Guelph, Ont	222	4,440
Currie, Miss Louisa S	Omemee, Ont	16	320
Dadson, Mrs. Amanda V. S	Paris, Ont	100	2,000
Dalton, C. C	Toronto	575	11,500
Dalton, R. C	"	5	100
Davidson, Executors Estate S. F., Executors D. C. and N. F. Davidson	Care of N. F. Davidson, Toronto	37	740
Davey, John	Cleveland, Ohio, U.S.A	5	100
DeGex, Leonard M	Ladysmith, B.C	16	320
Demers, Mrs. A	Care of A. Richard, Montreal	10	200
Dennis, M. L	Batavia, New York, U.S.A.	50	1,000
Denny, Executors Estate of John, Executors A. Denny, W. A. Cameron and J. A. Worrell	Care of J. A. Worrell, Toronto	100	2,000
Des Voeix, J. H	London, Eng	10	200
Dewar, George T	Toronto	5	100
Dewart, Mrs. E	"	20	400
Dickson, Robert	St. Marys, Ont	200	4,000
Dight, Executors Estate of Norris	Thedford, Ont	20	400
Dingman, Mrs. A. O	Toronto	25	500
Donnelly, Executors Estate of Thomas	Kingston, Ont	20	400
DuBois, Cornelius	New York, U.S.A	395	7,900
DuBois, Cornelius D	"	290	5,800
Duff, Miss Marie E	Toronto	7	140
Duffett, Walter	"	145	2,900

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Dundas, Executors Estate J. R.	Care of J. W. Flavelle, Toronto	50	1,000
Dunlop, Miss Mary Mildred	Richmond, Va., U.S.A.	2	40
Dunlop, Robert J.	Glasgow, Scotland	100	2,000
Dunlop, Thomas	"	100	2,000
Dunn, Jessis W.	Toronto	25	500
Dunnet, Mrs. Jessie	"	75	1,500
Dupois, Mrs. Annie	Care of R. Crawford, Kingston, Ont.	20	400
Egleston, Ann	Ancaster, Ont	37	740
Elliot, Miss Kate A.	London, Ont	60	1,200
Emery, Miss Charlotte E. and Harriet M.	Port Burwell, Ont	25	500
Evans, Mrs. Mary E., Executrix Estate of E. Evans	London, Ont	48	960
Ewing, Mrs. Isabella	Roshtern, Sask	25	500
Farmer, Margaret	Ancaster, Ont	37	740
Farthing, J. M., in trust	Aylmer, Ont	10	200
Farwell, W. G., M.D., in trust	New York City, U.S.A.	70	1,400
Fauquier, G. E.	Ottawa, Ont	250	5,000
Featherstonhaugh, Mrs. C. L.	Toronto	55	1,100
Feeney, Farrel C.	"	10	200
Ferguson, Walter J.	New Orleans, Louisiana, U.S.A.	20	400
Fernie, Mrs. D. M.	Newark on Trent, London, Eng.	40	800
Fernie, W. J.	Newark on Trent London, Eng.	360	7,200
Fernie, W. K.	Care of Hood, Fernie & Co., Liverpool, Eng.	50	1,000
Ferrier, Miss Annie	Car of R. McKeown, Orangeville, Ont	13	260
Ffolks, Agnes Ann	Toronto	103	2,060
Field, Mrs. Isabel	"	50	1,000
Fitton, Cecil H., Fitton, Minnie, Fitton, Horace W., Trustees	Care of H. W. Fitton, Brantford, Ont	10	200
Fitton, H. W.	Brantford, Ont	8	160
Fitzgerald, William	Unknown	5	100
Forbes, George D.	Hespeler, Ont	52	1,040
Forbes, George D. and J. J. Shaw, in trust	"	156	3,120
Forster, J. W. L.	Toronto	10	200
Forster, C. C.	"	10	200
Foster, Ethel A. G.	Care of H. W. A. Foster, Toronto	13	260
Foster, Harold W. A.	Toronto	13	260
Fox, G. W.	Care of Ed. Grey & Co., Liverpool, Eng.	92	1,840
Frank, Emie H.	New York, U.S.A.	380	7,600
Frank, George S.	New York, U.S.A.	60	1,200
Freyseng, Peter	Toronto,	175	3,500
Frink, H. W.	St. John, N.B.	25	500
Frink, R. W. W.	St. John, N.B.	250	5,000
Fullard, R. J. B.	Care of Osler, Hammond & Nanton, Winnipeg, Man.	5	100
Fulton, Executors Estate R. R.	Care of Toronto General Trusts Corp., Toronto	146	2,920
Gamble, Mrs. Matilda	Toronto	57	1,140
Gamsby, Mrs. Rosa A. B.	Oscala, Florida, U.S.A.	96	1,920
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500
Gash, Executors Estate of Jane	Care of N. B. Gash, E. Toronto	50	1,000
Gash, N. B.	Toronto	25	500
Gentles, Mrs. Margaret	Care of John Gentles, Kincardine	75	1,500
George, W. H.	Toronto	5	100
Gibbs, Executors Estate of H. M.	Baltimore, Md., U.S.A.	25	500

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Gibbs, Executors Estate Malcolm	Care of J. J. Drew, of McDonald & Drew, Guelph,..	10	200
Gibson, Hon. William	Beamsville, Ont	412	8,240
Gibson, Mrs. Elizabeth M.	Toronto	100	2,000
Gibson, Rev. J.	Thornhill, Ont	25	500
Gill, Robert	Ottawa, Ont	20	400
Gilleland, L. J.	Ayton, Ont	10	200
Gilmor, Miss Alice	Toronto or Lake Shore, Mimico, Ont	5	100
Glover, Mrs. H. B. Q.	Liverpool, England	50	1,000
Goad, Executors Estate C. E.	Toronto	700	14,000
Goddard, Leonard	London, Eng	10	200
Gold, James	Kent, Eng	56	1,120
Gordon, William	Unknown	3	60
Gorham, Mrs. Helen D	Milton, Ont	12	240
Gould, Isaac J	Uxbridge, Ont	125	2,500
Gourlay, Mrs. Lottie E	Toronto	50	1,000
Gowans, Executors Estate of John	Toronto	150	3,000
Graham, Mrs. Ada	Alabama, U.S.A	50	1,000
Graham, James	Lindsay, Ont	125	2,500
Graham, J. F. M	Glasgow, Scotland	100	2,000
Graham, Sir John H. M	Glasgow, Scotland	250	5,000
Grant, Miss Aggie G.	Woodville, Ont	72	1,440
Grasett, Fred. LeM. M.D	Toronto	114	2,280
Gray, Wm	New York, U.S.A	20	400
Gunn, Miss Tena	Toronto	25	500
Guntrum, L. E	Cincinnati, Ohio	50	1,000
Gzowski, Miss Vear M.	Toronto	4	80
Hague, George	Montreal, Que	25	500
Haining, Joseph	Ridgetown, Ont	7	140
Hall, Bertha F	Toronto	20	400
Hamilton, Executors Estate James	Warkworth, Ont	100	2,000
Hammond, Mrs. Isabella	Erindale, Ont	386	7,720
Hanlin, Mrs. Helen	Fergus, Ont	15	300
Hanna, D. B	Toronto, Ont	250	5,000
Harrington, Mrs. Catharine	Toronto	1	20
Harringtom, Fred	Toronto,	19	380
Harrington, Miss Kate	Toronto	25	500
Harrington, Joseph	Jerseyville, Ont	37	740
Harrington, William	Ancaster, Ont	37	740
Harris, Trust The	Brantford, Ont	50	1,000
Harris, Lloyd	Brantford, Ont	340	6,800
Harris, A. B	Clarkson, Ont	22	440
Harris, Miss Naomi M	"	54	1,080
Harris, Mrs. Mary H. S. V	"	62	1,240
Harvey, Mrs. Joanna L. on trust	Guelph, Ont	10	200
Harris, Miss Annie L	Clarkson, Ont	54	1,080
Haszard, Horace	Charlottetown, P.E.I	50	1,000
Heakes, Rev. Wm	Lewiston, N.Y., U.S.A	40	800
Heape, Mrs. Barbara	Birkenhead, Eng	450	9,000
Heffernan, Miss N. C	Collingwood, Ont	80	1,600
Henderson, John	Ottawa, Ont	125	2,500
Henry, Executors Estate of John	Care of A. M. Heron—Toronto, Alex. McGowan—Toronto	20	400
Hepburn, R. R	Winnipeg, Man	5	100
Hewat, Miss Florence E	Halifax, N.S	20	400
Heyd, George B.	Brantford, Ont	65	1,300
Hime, W. L. & M. W. in trust.	Toronto	20	400
Hinde, George J	Croydon, Surrey, Eng	750	15,000
Hirschberg, Mary	Care of F. D. Hirschberg & Co. St. Louis, Mo. U.S.A.	63	1,260
Hobson, Mrs. Agnes	Guelph, Ont	60	1,200
Hobson, Mrs. R. M	Toronto	100	2,000
Hobson, J. Henry	Redcliffe, Dawlish, Eng	200	4,000

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Hodgens, W. S.	Toronto	309	6,180
Hodkinson, F. A.	London, Eng.	30	600
Hodgins, Frank E.—Trustee Wm. Thompson Estate	Toronto	30	600
Hogg, Captain J. S	London, Eng.	15	300
Holcroft, Mrs. M. S.	Care of Dr. Scadding, Toronto	10	200
Holcroft, H. S.	Orillia, Ont.	5	100
Hood, John in trust	Keewatin, Ont.	25	500
Hooper, Executrix Estate of Chas E.	St. Catharines, Ont.	63	1,260
Hopkins, George	London, Eng.	7	140
Horne, Executors, Estate George	Toronto	48	960
Horne, Miss Mary	Tilsonburg, Ont.	14	280
Hornsby, Harry	Leamington, Eng.	17	340
Hornsby, Mrs. Julia	Toronto	11	220
Howe, Etna D.	Toronto	100	2,000
Hughes, Mrs. Jerusha D.	Toronto	150	3,000
Hunter, J. H.	Toronto	255	5,100
Ince, William Trustee	Toronto	103	2,060
Inglis, Miss Annie	Care of Lady Aberdeen, Aberdeen, Scotland	10	200
Jackes, Mrs. Henrietta	Toronto	20	400
Jackes, Executrix of Estate of Price	Care of Kate Jackes Toronto	132	2,640
Jackson, George J.	Simcoe, Ont.	10	200
Jackson, Alexander H.	Buffalo, N.Y.	10	200
Jackson, Mrs. N. Lane	London, Eng.	20	400
Jackson, Mrs. Emma E.	Scarboro, Ont.	5	100
Jackson, Thompson	"	20	400
Jager, A. N. R.	Liverpool, Eng.	25	500
Jarvis, Mrs. Jennie	Toronto	47	940
Jager, B. N.	Liverpool, England	50	1,000
Johnston, Executors of Estate of Jas. A.	Toronto	50	1,000
Johnston, Miss Sidney M.	Unknown	75	1,500
Jones, Grey	Liverpool, England	10	200
Jones, Thomas E.	Toronto	9	180
Jones, Executor Estate of Rev. Wm.	Toronto	3	60
Jones, W. E.	Liverpool, England	20	400
Keefer, W. Napier	Toronto	55	1,100
Kehoe, Christopher I.	Care of F. D. Hirschberg, & Co. St. Louis Mo., U.S.A.	62	1,240
Keith, Davis S.	Toronto	65	1,300
Kennaway, Miss Gertrude E.	Devonshire, Eng.	27	540
Kennaway, Sir John H. (Barrister)	Devonshire England	150	3,000
Kennedy, Miss Belle H.	San Francisco, Cal.	1	20
Kennedy, Miss Grace M.	San Francisco, Cal.	1	20
Kennedy, Wm. B. M.D.	Guelph, Ont.	32	640
Kenny, J. J. Executors Est.	Care of J. H. Hunter, Toronto	2,089	41,780
Kenny, Miss Marion	Mimico, Ont.	20	400
Kent, Mrs, Caroline	Toronto	898	17,960
Kilvert, F. E., Agent and M.C. Hart account (in trust)	Bank of Hamilton, Toronto.	73	1,460
King, Miss Emma	Quebec, Que.	20	400
Kirkpatrick, Francis Grant	Tweed, Ont.	5	100
Kirkpatrick, Charles Stafford	Kingston, Ont.	5	100
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100
Kirkpatrick, Henrietta Helen	Montreal, Que.	5	100
Kirkpatrick, Annie Kathleen	Saranac Lake, New York,	5	100
Kirkpatrick, Mrs. Harriet B.	Kirkpatrick & Roger, Kingston, Ont.	41	820
Kittermaster, James H.	Sarnia, Ont.	37	740
Knight, Edward	Care of Knight & Co., Rotterdam, Holland	20	400
Knox, Mrs. Leonora J.	Toronto	6	120
Knox, William	Toronto	6	120
Knowles, Miss Mary G.	Albany, New York, U.S.A.	12	240

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed and paidup.
			$
Knowles, Miss Jane S	Albany, N.Y	12	240
Laird, Alexander	Canadian Bank of Commerce, Toronto	250	5,000
Lamond, Mrs. M. L. A	Richmond, Surrey, Eng	50	1,000
Landon, Zebulon	Simcoe, Ont	500	10,000
Langley, H. George	Consumers Gas Co. Toronto	35	700
Larkin, Executors Estate of P	Care of Mrs. E. M. Larkin, St. Catharines, Ont	100	2,000
Lash-Miller, Mrs. P. C	Toronto	30	600
Latta, James G	78 Billiter Bldg. London, Eng	130	2,600
Law, William	Glasgow, Scotland	72	1,440
Lawrence, Executors Est. G. W	Care of W. H. Lawrence, Stratford, Ont	55	1,100
Lawrence, William	Stratford, Ont	50	1,000
Leggatt, Catherine M	Hamilton, Ont	50	1,000
Legatt, John	Hamilton,	50	1,000
Leggatt, Mathew H	Vancouver, B.C	50	1,000
Leggatt, William	Care of Canadian Bank of Commerce Montreal, Que.	50	1,000
Lee, Frank P	Care of W. A. Lee & Son, Toronto	25	500
Lipscomb, Executors Est. H. J	La Plaza Apartments, Toronto	50	1,000
Little, Rev. James M. A	Belfast, Ireland	250	5,000
Little, Executors Estate of Dr. L. S.—Executors Rosetta Annie Little, Chas. Jas. Colbrooke Little	The Roughett, Whitehall Bletchingley, Surrey, England	20	400
Locke, J. T	J. T. Locke & Co. Toronto	10	200
Logan' F. C	Care of James Lumbers & Co Toronto	45	900
Long, Thomas	Toronto	754	15,080
Long, Miss Annie	Toronto	80	1,600
Long, Thomas in trust	Toronto	100	2,000
Long, F. S	London, England	2	40
Longbottom, Samuel	Toronto	20	400
Lyons, Miss Antonia E	Toronto	12	240
Macdonald, Miss Alice	Guelph, Ont	12	240
Macdonald, Mrs Sarah M	Toronto	12	240
Macgillivray, Clara D	Kingston, Ont	22	440
MacKay, Executors Estate of Geo. S	Care of Toronto General Trust Corp. Toronto	32	640
MacLean, Mrs. Carrie C	London, Ont	55	1,100
MacMahon, H. P	Inspector Traders Bank, Winnipeg, Man	50	1,000
Macpherson, Miss Katherine L	Montreal, Que	12	240
Macpherson, Gilbert C	Rochester, N.Y., U. S. A.	50	1,000
Maddison, Mrs. E. A. in trust	Toronto	11	220
Mahoney, Mrs. M. E	Oakville, Ont	5	100
Mann, John Jr	Glasgow, Scotland	36	720
Mann, Ludovic M	Glasgow, Scotland	72	1,440
Manning, Mrs. Francis	New York City,	15	300
Manning, Executors of Est. of Alex	A. Manning, 22 Manning Arcade, Toronto	400	8,000
Mara, Miss Ida M	Lucan, Ont	15	300
Marks, Executors Estate of Mrs. Emille P	Deer Park, Toronto	25	500
Harriott, Charles	Toronto	100	2,000
Martin, Percy	Vancouver B. C	5	100
Martin, Thomas B. Trustee	Cayuga, Ont	40	800
Masson, Executors of Est. Wm	Care of Mrs. Hyland Toronto	122	2,440
Maughan, Executors Est. of N	Care of J. Maughan, Toronto	50	1,000
Meikle, W. B	Toronto	339	6,780
Merrill, A. D	Tilsonburg, Ont	25	500

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed. and paid up.
			$
Merrill, L.	Tillsonburg, Ont.	25	500
Metcalf, Mrs. Emma	Grimsby, Ont.	35	700
Miles, Rev. J.	Creechurch Rectory, The Crescent, Minories, London Eng.	2	40
Miles, Mrs. Martha P.	Toronto	31	620
Milford, George	Owen Sound, Ont.	200	4,000
Miller, Mrs Elizabeth A.	Toronto	16	320
Miller, Executors Estate of R. S.	Unknown	8	160
Mills, Jesse S.	Toronto	10	200
Mitchell, Miss Bessie I. A. & R. H. Alastair in trust	Care of Miss B. I. A. Mitchell Toronto	40	800
Minty, Gilbert	Toronto	5	100
Moore, Executors Estate of A. J.	Care of Alex. M. Robertson, Goderich, Ont.	10	200
Moran, William J.	23 Merchants Bank Bldg., Winnipeg, Man.	50	1,000
Morgan, Miss Hope	Toronto	4	80
Morgan, Miss F.	Toronto	4	80
Morren, E. W. S.	Western Assurance Co., Toronto	5	100
Morrison, Executrix Estate of Angus	Mrs. J.A. Morrison, Toronto	25	500
Morrow, George A.	Toronto	350	7,000
Morrow, W. G.	Peterboro, Ont.	219	4,380
Munro, Alexander	Toronto	2	40
Murray, Executrix Estate of Rev. J.	Care of Isabella Murray, Grimsby, Ont.	20	400
Murray, George	Toronto	684	13,680
Myers, Augustus	Toronto	796	15,920
McAllen, George H.	Montreal, Que.	25	500
McAllum, W. R.	London, Eng.	10	200
McCabe, J.	Calcutta, India.	55	1,100
McCalla, Mrs. W. J. in trust	St. Catharines, Ont.	2	40
McCuaig, Mrs. Matilda M.	A. F. McCuaig, Inland Revenue Office, Belleville,	100	2,000
McDonald, Mrs. Mary J.	NewYork City, U.S.A.	10	200
McEwen, John	Unknown	15	300
McFiggins, Arthur J.	Fenella, Ont.	50	1,000
McCachen, Mrs. Gertrude	Orillia, Ont.	5	100
McGill, Executors Estate of Wm	Toronto	25	500
McGill, Executors Estate of Margeret	G. McGill, Toronto	15	300
McGee, Elizabeth	Ottawa, Ont.	80	1,600
McGee, Mrs Annie	Toronto	80	1,600
McGillivary, Mrs. Helen	Whitby, Ont.	62	1,240
McIntosh, James I.	Guelph, Ont.	12	240
McIntyre, R. L.	Toronto	10	200
McIntyre, John	Box 426, Stratford, Ont.	80	1,600
McKeand, John	Liverpool, Eng.	20	400
McKeown, Miss Christina I.	Orangeville, Ont.	13	260
McLaren, Henry E.	Hamilton, Ont.	14	280
McLaren, Arch. K.	Hamilton, Ont.	14	280
McLaren, George H., Dr.	Toronto	14	280
McLaren, Richard	Hamilton, Ont.	14	280
McLaren, H. E. and R. A. Lucas for Jean McLaren	Hamilton, Ont.	14	280
McLaren, Frederick G.	Hamilton, Ont.	16	320
McLaren, W. F.	Ravenscliffe, Hamilton, Ont.	14	280
McLean, E. L.	Toronto	5	100
McMurrich, Professor J. P.	Toronto	86	1,720
McMurrich, George	Toronto	220	4,400
McMurrich. Mrs. Minnie G.	Toronto	40	800
McNamara, Thomas	Peterboro, Ont.	20	400
McTaggart, Miss Elizabeth	Toronto	50	1,000
Naftel, D. J.	Goderich, Ont.	10	200
Nairn, Alexander	Toronto	60	1,200

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed and paid up.
			$
National Trust Co. Ltd., Estate H. C. Hammond	Toronto	125	2,500
Neilson, Alexander	London, Eng	30	600
Neilson, Hugh	Toronto	100	2,000
Nevitt, Mrs. E. E	Toronto	25	500
Nicholson, E. A	All Saints, Lewes, Sussex, Eng	40	800
Nicholson, Miss Jessie	All Saints, Lewes, Sussex, Eng	80	1,600
Nicholson, W. E	All Saints, Lewes, Sussex, Eng	80	1,600
Nicolai, Siegfried F	Josefplatz, Munich	16	320
Niehaus, Charles	Toronto	125	2,500
Niven, J. J. in trust	Toronto	60	1,200
Nordheimer, Samuel, Estate of	Toronto	300	6,000
Northern Life Assurance Co	London, Ont	250	5,000
Noxon, Mrs. Georgie E	Toronto	25	500
Oakshott, Elizabeth S	Merle Dene, Hidston, Cheshire, Eng	50	1,000
O'Flynn, F. W., Executors Est	Toronto,	50	1,000
O'Flynn,	Dominion Bank, Toronto	50	1,000
O'Flynn, Philo W	Madoc	63	1,260
O'Flynn, F. E	Belleville, Ont	62	1,240
Ogden, W. W in trust	Toronto	24	480
Osborne, J. K	Massey-Harris Co., Toronto.	355	7,100
Osborne, J. P	Beamsville, Ont	5	100
Osler, Hammond & Nanton	Winnipeg, Man	375	7,500
Oxnard, George A	Guelph, Ont	40	800
Pann, Mrs. E. J	Los Angeles, Cal., U.S.A.	50	1,000
Parfitt, Albion	London, Ont	50	1,000
Parker, Stephen J	Owen Sound, Ont	400	8,000
Parlane, W. A	Collingwoood, Ont	15	300
Paterson, Thomas	Toronto General Trust Corp. Toronto	105	2,100
Paterson, Rev. T. W	Deer Park, Toronto	84	1,680
Paterson, Mrs. Florence	Care of Percy Paterson, Playfair, Martens & Co., Toronto	12	240
Paton, Miss Jane	Toronto	50	1,000
Paton, John	Toronto General Trust Corp., Toronto	60	1,200
Paton, Nigel F	Bombay, India	30	600
Patton, Jos. C., M.D	Toronto	155	3,100
Patton, Dr. Wm. R	Toronto	110	2,200
Payne, Executors Estate of Julian D	New Orleans, U.S.A	20	400
Pearson, F. S	New York City, U.S.A	1,250	25,000
Pellatt, Sir Henry M	Traders Bank Bldg., Toronto	60	1,200
Peine, Louis	New Hamburg, Ont	50	1,000
Pepper, Rev. John	West Toronto, Ont	15	300
Perrin, Mrs. Miney	New York City, U.S.A	125	2,500
Perry, Miss Elizabeth	Osgoode Hall, Toronto	27	540
Peterkin, W. M	Toronto	250	5,000
Peters, George	Peterboro, Ont	20	400
Phelps, E. S	Burlington, Iowa, U.S.A	50	1,000
Pipe, Harvey (surviving Trustee)	Amherst, N. S	25	500
Poland, H. C	London, Eng	20	400
Porter, John G	Wm. Davies Co., Ltd., Toronto	30	600
Potts, James McC	Stirling, Ont	10	200
Powell, James H. U	Kensington, London, Eng	100	2,000
Price, Miss Lavina	Deer Park, Toronto	10	200
Pringle, Mrs. Sara J	Toronto	35	700
Provident Investment Co	Toronto	32	640
Radley, Mrs. Elizabeth J	Toronto	50	1,000
Ramsay, William	Stowe, Scotland	950	19,000
Rance, Miss Eva Frances	Blyth, Ont	3	60
Rennie, James	London, Eng	20	400

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed. and paid up.
			$
Rance, Mrs. Harriet	Clinton, Ont	50	1,000
Richard, Alfred	Beardmore Bldg., Mont., Que.	10	200
Ridout, Percival F	London, Eng	55	1,100
Robertson, John A	Canada Fire Underwriters Assen. Toronto	25	500
Robins, William	Hartford Fire Insurance Co., Toronto	10	200
Robinson, Mrs. Elizabeth	Toronto	60	1,200
Robinson, Mrs. Elizabeth (in trust)	Toronto	4	80
Robinson, Thomas B. Sir	London, Eng	100	2,000
Rodgers, Dr. J. M	Ingersoll, Ont	18	360
Rogers, Mrs. Helen S	Peterboro, Ont	102	2,040
Rollo, Jennie S	Chicago, Ill., U.S.A	53	1,060
Rollo, W.F	Chicago, Ill,, U.S.A	56	1,120
Rollo, Evelyn L	Chicago, Ill., U.S.A	53	1,060
Ross, Alexander	Liverpool, Eng	4	80
Ross, Executors of Estate Hon. A. M.	Toronto	50	1,000
Ross, Miss Caroline S	Toronto	25	500
Ross, Charles G	Newmarket, Ont	35	700
Ross, Mrs. Mary S	Newmarket, Ont	25	500
Ross, Mrs. E. Pheobe	Port Hope, Ont	5	100
Routh, Executors Estate J. H	Montreal, Que	20	400
Rowlands, R. F	Toronto	10	200
Royal Trust Co	Montreal, Que	333	6,660
Rumsey, Executors Estate of C. S	Care of Mrs. M. A. A. Rumsey, St. Marys, Ont	10	200
Rumsey, Mrs. M. A. A	St. Marys, Ont	10	200
Ruston, Thomas	Georgetown, Ont	100	2,000
Rutherford, Mrs. M. M. and E. C. Rutherford for Mrs. Pipon	Care of Royal Trust Co., Montreal	5	100
Ryan, Mrss Elizabeth	Lucan, Ont	34	680
Sauer, George	Toronto	2	40
Saylor, Wesley	Trenton, Ont	25	500
Schaeffer, H. J	615 Union Trustee Bldg., Los Angeles, California U.S.A.	50	1,000
Shell. Executors Estate of R. S	Brantford, Ont	80	1,600
Schell, H. P	Canadian Bank of Commerce 16 Exchange Place, N.Y.	20	400
Scholfield, Mrs. A. L. in trust	Dominion Bank, Guelph, O.	50	1,000
Scholfield, W. G	West Toronto, Ont	10	200
Scott, Charles W	Toronto	60	1,200
Scott, George F	Toronto	4	80
Scott, Executors Estate of J	Toronto General Trusts Corp., Toronto	100	2,000
Semple, Miss Jennie P	Toronto	35	700
Sewell, Mrs. Winnifred E	Hamilton	20	400
Sharpe, Miss Clara L	J. . Sharpe, 26 Hobart Bldg., San Francisco, Cal.. U.S.A	50	1,000
Sharpe, Executors of Est. of George	J. H. Sharpe, San Franscisco Cal., U.S.A	170	3,400
Shaw, Mrs. Isabella T	Hamilton	33	660
Sherrard, H. A	Toronto	77	1,540
Sherrard, Mrs. A. L	Toronto	5	100
Shutt, Mrs, Charlotte	Central Exper. Farm, Ottawa	15	300
Sidey, J. Henry	Cobourg, Ont	20	400
Sinclair, Miss Janet	Unknown	13	260
Sinclair, J. C. Est. of Exec. Elizabeth A. Sinclair, Donald G. G. Sinclair	Care of Mrs. Elizabeth A. Sinclair, Toronto	83	1,660
Small, Miss Catherine G	Sarnia, Ont	36	720
Smedley, George F. & Co	Toronto	10	200
Smith, F. J. D	Newtonbrook, Ont	210	4,200
Smith, Alexander	Toronto	60	1,200

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed and paid up.
			$
Smith, Exec. of Estate Dr. Andrew	Care of Toronto General Trusts Corp., Toronto	40	800
Smith, D. King, M.D	Toronto	10	200
Smith, Exec. of est. Mrs. Mary Ann	Nat. Trust Co., Toronto	270	5,400
Smith, H. B	Owen Sound, Ont	175	3,500
Smith, Davis & Co	Buffalo, New York, U.S.A.	500	10,000
Smith, W. W	Raleigh, N. C., U.S.A	75	1,500
Smith, Exec. of Estate Marshall J	New Orleans, Louisiana, U. S. A	20	400
Sonkson, E	Copers Cop Road, Berkenham, Kent, Eng	224	4,480
Sproule, Miss E. J	Springfield-on-Credit, Ont	78	1,560
Standish, Ira D. in trust	Toronto	100	2,000
Stanley, Bernard	Lucan, Ont	300	6,000
Stanley, Mrs. Hannah E. in trust	Lucan, Ont	8	160
Stanley, Mrs. Jennie	Lucan, Ont	50	1,000
Stanley, Alice E	Lucan, Ont	37	740
Stanley, Miss Mary E	Lucan, Ont	61	1,220
Stanley, Miss Charlotte M	Lucan, Ont	39	780
Stanley, Albert E	Lucan, Ont	30	600
Stanley, Miss M. Lucretia	Lucan, Ont	36	720
Stanley, Uriah M	Brantford, Ont	40	800
Stanway, F. N	Western Assurance Co., Toronto	5	100
Staples, Mrs Eliza	St. Thomas, Ont	8	160
Stayner, Rev. Sutherland	Toronto General Trusts Corp., Toronto	4	80
Stayner, Mrs. Harriet R	Toronto	6	120
Steele, Mrs. Annie E. E	Belleville, Ont	3	60
Stevenson, Miss May	Ancaster, Ont	40	800
Stewart, Miss Ida A	Woodstock, Ont	25	500
Stewart, William	Toronto	22	440
Stewart, Mrs. Margeret J	Campbellford, Ont	10	200
Stewart, Executors of Est. Robert	Care of J. Stewart, Toronto.	36	720
Stimson, G. A. & Co	Toronto	100	2.000
Stinson, H. E	Western Assurance Co., Toronto	10	200
Stock, William H	Liverpool, England	20	400
Stocking, Charles P	Waubaushene, Ont	200	4,000
Strachan, Miss Mary E. H	St. Hilda's Lodge, Trinity College, Toronto Ont	206	4,120
Strathy, A. G	Toronto	32	640
Strathy, J. R	Toronto	30	600
Strathy, Miss Elizabeth M	Toronto	30	600
Strathy, G. B	Toronto	30	600
Street, R. B. and J. Cooper Mason (in trust)	Home Bank, Toronto	1,408	28,160
Strong, R. S	Galt, Ont	20	400
Summer, Mrs. Elizabeth	Sola Villa Highland Rd., Beckenham, Kent, Eng	19	380
Swain, W. J	Collingwood, Ont	30	600
Symons, Miss Eliza F	Toronto	10	200
Tackaberry, Mrs. Catherine, Exec. of Estate of	Care of R. J. Tackaberry, Toronto	25	500
Talbut, Executors Est. Marcus	Unknown	5	100
Taylor, Miss Amy E. R	Toronto	14	280
Taylor, Miss Mary L	Toronto	9	180
Taylor, Executors Estate of Mrs. Elizabeth A. H.	Care of F. Roper, Toronto	3	60
Thomas, Mrs. M. M	Quebec,	47	940
Thompson, Mrs. Cassie B	Brampton, Ont	5	100
Thompson, J. B	St. Marys, Ont	15	300
Thompson, Executors Est. Robert	Care of R. W. Thompson, Pelham Place, Toronto	847	16,940
Thomson, Alexander	Glasgow, Scotland	24	480
Thomson, Malcolm	Montreal, Que	130	2,600
Thorburn, Miss Mary	Toronto	7	140

THE WESTERN ASSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			$
Tidswell, Executrix Estate of W. O.	Care of Kate Ethel Tidswell, Hamilton, Ont.	100	2,000
Tingle, John	Wexford, Ont	13	260
Todd, Thomas	Toronto	200	4,000
Toronto General Trusts Corp, Executors Estate of A. Robertson	Toronto	50	1,000
Toronto, General Trusts Corp, Executors of Estate of Jane Kirkland	Toronto	166	3,320
Toronto General Trusts Corp, Executors Estate of C. C. Bains	Toronto	2	40
Torrance, Rev. Robert	Guelph, Ont.	10	200
Townley, Mrs. W. R	Chicago, Ill	24	480
Van Der Linde, Harold	Continental Rubber Co., New York City, U.S.A.	56	1,120
Van Heynigen, Estate of A. E	Care of Mary S. Heynigan, Mobile Alabama, U.S.A.	100	2,000
Vogel, Philipp & Mrs. Elizabeth	The Neuk, Brondesbury, N. W. Eng	38	760
Waddell, John	Orono, Ont	25	500
Wade, Mrs. Lollie M	Brighton, Ont	17	340
Wadhams, John M	Goshen, Conn., U.S.A.	18	360
Wadhams, Julia E	Goshen, Conn., U.S.A.	16	320
Wadhams, Mrs. Mary P	Goshen, Conn., U.S.A.	30	600
Wadhams, Robert P	Goshen, Conn., U.S.A.	16	320
Wainwright, C. S	Western Assurane Co., Toronto	10	200
Walker, Mrs. Clara R	Toronto	34	680
Walker, Warren J	Toronto	2	40
Wallace, Mrs. Henrietta	Toronto	20	400
Ward, R. M. Bretherton	Liverpool, England	50	1,000
Warwick, Guy F	Toronto	300	6,000
Watson, Thomas	Toronto	150	3,000
Webb, Mrs. Jean	Los Angeles, Cal., U.S.A.	1,056	21,120
Webster, Alfred F. in trust	Toronto	21	420
Weir, Robert	Western Assurance Toronto	5	100
White, Miss Alice	Montreal, Que	5	100
Whitelaw, Mrs, Sarah	Fairbank, Ont	11	220
Wilkes, Alfred J	Brantford, Ont	2	40
Williamson, H. W	Toronto	10	200
Wills, Miss Annie	Toronto,	31	620
Wills, Miss Annie (Executrix)	Toronto	1	20
Wills, Executors of Estate Miss Eliza	Toronto	31	620
Wills, Miss Susan	Toronto	31	620
Wills, Miss Wilhelmina	Toronto	31	620
Wills, Thomas Esr. of J. F. Wills (Executors)	Care of Wills & Wright, Belleville, Ont	125	2,500
Wilson, Executor Est. C. S	Care of Ira Standish, Toronto	1,100	22,000
Wintle, Cyrill & Co	London, Eng	30	600
Wood, E. R	Central Canada Loan & Savings Co. Toronto	3,751	75,020
Wood, Mrs. Margaret F	Nashville, Tenn., U.S.A.	50	1,000
Wood, Hon. S. C	Toronto	100	2,000
Wood, Miss Lucinda J	Brantford, Ont	53	1,060
Young, Mrs. Margerat	Toronto	12	240
Young, J. A. Jr	Toronto	13	260
Young, W. E	Toronto	2	40
Zepf, Otto	Montreal, Can	5	100
	Totals of Common stock	75,000	$ 1,500,000
	Totals of Preference stock	50,000	1,000,000
	Total Capital stock	125,000	$ 2,500,000

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND OTHER COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1912.

(Received after the copy for the Statements of their Canadian business had been sent to the Printer.)

THE ALLIANCE ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31 ,1912.

FIRE INSURANCE ACCOUNT.

		£ s. d.
Amount of Fire Insurance Fund at the beginning of the year:		
Reserve for unexpired risks	£ 529,690 0 0	
Additional Reserve	1,577,007 0 0	
		2,106,697 0 0
Premiums		1,325,464 17 8
Interest, Dividends, and Rents	£ 93,279 3 0	
Less Income Tax thereon	4,540 12 8	
		88,738 10 4
		£ 3,520,900 8 0

		£ s. d.
Claims under Policies paid and outstanding		462,536 3 2
Commission		179,201 3 1
Expenses of Management		323,477 19 5
Contributions to Fire Brigades		12,512 5 4
Transferred to Profit and Loss Account:—		
(*a*) Underwriting Surplus on the year's Fire Account £	347,737 6 8	
Less amount added to Reserve for unexpired risks	496 0 0	
	347,241 6 8	
(*b*) Interest, Dividends and Rents, *less* Income Tax thereon	88,738 10 4	
		435,979 17 0
Amount of Fire Insurance Fund at the end of the year, as per Third Schedule (Balance sheet):		
Reserve for unexpired risks, being 40 per cent of Premium Income for the year	530,186 0 0	
Additional Reserve	1,577,007 0 0	
		2,107,193 0 0
		£ 3,520,900 8 0

PERSONAL ACCIDENT INSURANCE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Personal Accident Insurance Fund at the beginning of the year:—		
Reserve for unexpired risks.......£	3,740 0 0	
Total Estimated Liability in respect of outstanding Claims........	795 0 0	
Additional Reserve.............	7,004 15 9	
		11,539 15 9
Premiums...		10,485 17 9
Interest, Dividends and Rents.......£	481 2 2	
Less Income Tax thereon........	23 8 5	
		457 13 9
	£	22,483 7 3

		£ s. d.
Payments under policies, including medical and legal expenses in connection therewith......................		4,504 3 7
Commission...		1,704 14 3
Expenses of Management.............................		2,523 13 6
Applied in writing down investments to market value...		100 0 0
Amount of Personal Accident Insurance Fund at the end of the year, as per Third Schedule (Balance Sheet):—		
Reserve for unexpired risks being 40 per cent of Premium Income for the year..........£	4,195 0 0	
Total estimated liability in respect of Outstanding Claims as per Fourth Schedule (C), to be deposited with the Board of Trade............	660 0 0	
Additional Reserve...........	8,795 15 11	
		13,650 15 11
	£	22,483 7 3

THE ALLIANCE ASSURANCE COMPANY, LIMITED—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

PROFIT AND LOSS ACCOUNT.

				£	s.	d.
Balance of last year's account				803,612	4	11
Interest, Dividends and Rents not carried to other Accounts £	59,411	6	6			
Less Income Tax thereon	2,956	7	9	56,454	18	9
Transferred from Fire Insurance Account:—						
(*a*) Underwriting Surplus on the year's Fire Account £	347,737	6	8			
Less Amount added to Reserve for unexpired risks	496	0	0			
	347,241	6	8			
(*b*) Interest, Dividends and rents, *less* Income tax thereon	88,738	10	4	435,979	17	0
Transferred from Marine Insurance Account:—						
(*a*) Underwriting surplus on the year's Marine Account £	34,089	7	8			
Less Amount added to reserve for unexpired risks	8,527	0	0			
	25,562	7	8			
(*b*) Interest, dividends and rents, *less* income tax thereon	18,224	3	0	43,786	10	8
Shareholders' portion of Quinquennial profit on "Provident" account transferred from Life Account				11,602	0	0
Transfer and Registration Fees				1,866	17	6
				£ 1,353,302	8	10

	£	s.	d.
Dividends, *less* Income Tax, to Shareholders	395,514	0	4
Property Tax and Income Tax on Profits	19,475	16	1
Expenses not charged to other Accounts	3,500	0	0
Applied in reduction of Offices Premises Account	20,000	0	0
Applied in writing down sundry Investments to market value	32,642	0	0
Balance, as per Third Schedule (Balance Sheet)	882,170	12	5
	£ 1,353,302	8	10

BALANCE SHEET.

LIABILITIES.	£	s.	d.
Authorized and subscribed capital £5,450,000, consisting of 250,000 original shares and 450,000 new shares, each new share carrying the same right to dividend and assets as each original share:—			
Issued {250,000 Original shares of £20 each, with £2 4s. 0d per share paid up..... {450,000 new shares of £1 each (fully paid).....	1,000,000	0	0
Life Assurance fund.....	16,495 212	10	8
Annuity fund.....	1,568,970	8	0
Fire insurance fund.....	2,107,193	0	0
Marine insurance fund.....	437,861	15	0
Personal accident insurance fund.....	13,650	15	11
(Including £660 for estimated outstanding claims)..			
Employers' liability insurance fund.....	186,137	4	7
(Including £37,419 for estimated outstanding claims).....			
Miscellaneous insurance fund.....	132,679	1	5
General fund.....	103,913	2	2
Sinking fund and capital redemption fund.....	763,144	6	8
Profit and loss account.....	882,170	12	5
	23,690,932	16	10
Claims admitted or intimated, but not paid—			
Life assurance.....	183,524	7	7
Fire insurance.....	87,116	10	10
Marine insurance.....	29,788	0	0
Miscellaneous insurance.....	3,236	2	10
Annuities due and unpaid.....	623	15	11
Outstanding dividends.....	82	3	10
Sundry creditors—			
Life assurance account.....	22,178	3	1
Annuity account.....	4,004	18	2
Fire insurance account.....	20,906	17	10
Marine insurance account.....	1,157	15	1
Personal accident insurance account.....	20	7	0
Employers' liability insurance account.....	251	13	7
Miscellaneous insurance account.....	161	10	7
Miscellaneous creditors.....	20,094	1	1
	£ 24,064,079	4	3

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom.....	4,310,957	16	6
Mortgages on property out of the United Kingdom.....	156,752	12	0
Loans on parochial and other public rates.....	674,772	9	0
" Life interests.....	795,010	3	5
" Reversions.....	346,062	15	0
" Rent charges.....	157,322	10	0
" Stocks and shares.....	143,870	0	0
" Company's policies within their surrender value.....	1,168,928	14	4
" Personal security.....	35,586	1	6
" Miscellaneous securities.....	28,970	0	0
Investments (at Book values)—			
Deposit with the High Court—			
East India Railway, 4½ per cent debenture stock....	8,800	0	0
Great Western Railway, 5 per cent debenture stock.	10,240	0	0
India 3½ per cent. stock, 1931.....	22,500	0	0
London County Consolidated 3½ per cent stock.....	19,300	0	0
British government securities.....	81,075	0	0
Municipal and County securities, United Kingdom.....	540,560	0	0
Indian and colonial government securities.....	1,376,294	16	0
Indian and colonial provincial securities.....	139,149	0	0
Indian and colonial municipal securities.....	799,916	4	2
Foreign government securities.....	1,580,251	9	8
" Provincial securities.....	23,147	0	0
" Municipal securities.....	647,467	0	0
Railway and other Debenture Stocks—			
Home and Foreign.....	5,301,892	6	1
Railway and other Preference and Guaranteed Stocks....	1,272,851	0	0
" " " Ordinary Stocks.....	1,026,633	0	0
Stock and shares (other than railway stocks.....	482,731	0	0
Rent charges.....	6,679	17	5
Freehold ground rents.....	220,028	6	4
Leasehold "	77,629	19	9
House property.....	1,004,414	12	4
Life interests.....	18,070	2	2
Reversions.....	475,377	5	2
Agents' balances.....	411,290	17	3
Sundry debtors.....	30,035	6	8
Outstanding premiums.....	46,883	12	3
Outstanding interest, dividends and rents.....	20,818	17	7
Interest, dividends and rents accrued, but not payable.....	264,095	19	3
Bills receivable.....	14,301	18	2
Cash:			
On deposit.....	176,449	0	6
In hand and on current account.....	146,962	11	9
	£ 24,064,079	4	3

THE ATLAS ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The net premiums were £1,082,440 : 6 : 6, and the Losses £548,725 : 16 : 2, being 50·6 per cent of the premiums. The underwriting surplus of the account is £143,577 : 16 : 9, and after adding £16,509 : 18 : 6, to the reserve for unexpired risks, there remains a profit of £127,067 : 18 : 3, which has been carried to Profit and Loss Account. Out of this profit a sum of £70,665 : 6 : 10, has been transferred to the Fire Insurance Fund making it £1,153,752 : 8 : 1.

PROFIT AND LOSS ACCOUNT.

The Profit and Loss Account shows total profits (with interest) of £184,125 :4 :2, and, after paying Income Tax on Profits, £7,566 : 4 : 10, Interest on Debenture Stock, £3,961 : 6 : 9, there remained a balance of £172,597 : 12 : 7, which has been appropriated as follows:—

To Shareholders' Investment Reserve Fund, to meet depreciation £	19,730	0	0
To Fire Insurance Fund	70,665	6	10
To Employers' Liability, Accident and General Insurance Funds	4,514	15	9
To Dividend	77,687	10	0
£	172,597	12	7

DIVIDEND.

The Directors have declared a Dividend for the year 1912 of Seven shillings and Sixpence per share, being 31¼% upon the paid up Capital of the Company amounting to £82,500 0 0, less Income Tax, £4,812 10 0, net £77,687 10 0.

Three shillings per share, or £31,075, was paid in October last, and the balance of Four Shillings and Sixpence per share will be paid on the 29th instant.

FUNDS.

The funds of the Company after payment of Dividend will stand as follows:—

Fire Insurance Fund £	1,153,752	8	1			
Employers' Liability, Accident and General Insurance Funds	42,949	11	5			
Sinking Fund and Capital Redemption Fund	93,267	3	4			
Contingency Fund	22,298	0	7			
Shareholders' Investment Reserve Fund	19,730	0	0			
				£ 1,331,997	3	5
Life Funds				2,202,328	16	0
Total funds of the Company				£ 3,534,325	19	5
Policyholders have the additional security of—						
Paid up Capital				264,000	0	0
Uncalled Capital				1,936,000	0	0
Total security for policyholders				£ 5,734,325	19	5

THE ATLAS ASSURANCE COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—*Continued.*

FIRE INSURANCE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—						
Reserve for unexpired risks being 40% of premium income for the year 1911	416,466	4	1			
Additional reserve	650,110	18	8	1,066,577	2	9
Premiums				1,082,440	6	6
Interest, dividends, and rents	36,134	4	3			
Less income tax thereon	1,032	0	6	35,102	3	9
Transfer from profit and loss account				70,665	6	10
				£ 2,254,784	19	10

	£	s.	d.	£	s.	d.
Claims under policies paid and outstanding	543,161	7	1			
Contributions to fire brigades	5,564	9	1	548,725	16	2
Commission				206,254	19	4
Expenses of management				170,376	15	5
State and municipal taxes (foreign)				13,504	18	10
Transfers to profit and loss account, viz.:—						
Underwriting surplus	143,577	16	9			
Less—Added to reserve for unexpired risks	16,509	18	6			
	127,067	18	3			
Interest	35,102	3	9	162,170	2	0
Amount of fire insurance fund at the end of the year, as per Third Schedule:—						
Reserve for unexpired risks being 40% of premium income for the year 1912	432,976	2	7			
Additional reserve	720,776	5	6	1,153,752	8	1
				£ 2,254,784	19	10

THE ATLAS ASSURANCE COMPANY, LIMITED—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded*

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Interest, dividends and rents not carried to other accounts	12,596 15 11	
Less income tax thereon	734 16 3	
	11,861 19 8	
Interest, *less* tax, from fire account	35,102 3 9	
Interest from employers' liability, accident and general account	881 13 11	47,845 17 4
Profit from fire account		127,067 18 3
Profit from employers' liability, accident and general account		3,633 1 10
Percentage on life business in lieu of share of quinquennial profits		5,472 4 3
Transfer fees		106 2 6
	£	184,125 4 2

	£ s. d.	£ s. d.
Income tax on profits for year ending 5th April, 1912		7,566 4 10
Interest on debenture stock		3,961 6 9
Transfer to shareholders' investment reserve fund		19,730 0 0
Transfer to fire insurance fund		70,665 6 10
Transfer to Employers' liability, accident, and general insurance fund		4,514 15 9
Interim dividend, *less* tax (1912 account) paid 30 th October, 1912	31,075 0 0	
Provision for completion of dividend for the year (1912), *less* tax, payable 29th April, 1913	46,612 10 0	77,687 10 0
	£	184,125 4 2

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital subscribed:—£2,200,000, in 220,000 shares of £10 each, £1. 4s. paid	264,000	0	0
Capital subscribed:—"Essex & Suffolk" 4% debenture stock	99,012	0	0
Life assurance fund	2,173,162	16	9
Investment reserve funds	48,896	0	0
Fire insurance fund	1,153,752	8	1
Employers' liability, accident and general insurance funds	42,949	11	5
Sinking fund and capital redemption insurance fund	93,267	3	4
Contingency fund	22,298	0	7
Provision for completion of dividend for the year (1912) payable 29th April, 1913	46,612	10	0
	3,943,950	9	5
Claims admitted or intimated but not paid:—			
Life assurance	14,806	5	0
Fire insurance	91,943	12	11
Due to other offices for reinsurances	118,466	18	9
Sundry unclaimed dividends	1,167	9	7
Outstanding commission and other accounts	14,942	8	6
Bills payable	28,904	9	8
£	4,214,181	13	10

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	340,546	9	1
" " out of the United Kingdom	32,500	0	0
Loans on parochial and other public rates	150,164	14	1
" Life interests	66,875	0	0
" Reversions	9,900	0	0
" Company's policies within their surrender values	153,149	11	8
" Policies in other offices	6,750	0	0
" Personal security	2,483	6	8
Investments:—			
Deposit with the High Court, viz.:—			
London County Council 3 per cent. stock	21,477	0	0
British government securities	16,517	9	0
Municipal and county securities, United Kingdom	25,763	0	0
Indian and colonial government securities	437,968	11	1
" " provincial securities	51,411	10	3
" " municipal securities	118,076	3	8
Foreign government securities	376,744	15	11
" provincial securities	55,495	19	7
" municipal securities	153,814	19	5
Railway and other debentures and debenture stocks—Home and foreign	921,467	7	6
Railway and other preference and guaranteed stocks	215,585	18	5
" ordinary stocks	99,723	15	11
Stocks and shares (other than railway stocks)	219,637	7	6
Rent charges	1,596	1	6
Copyhold ground rents	10,676	6	0
House and landed property	233,329	7	10
Life interests	5,559	0	0
Reversions	2,120	5	0
	3,729,334	0	1
Branch and agents' balances	273,265	14	0
Due by other offices for reinsurances	10,021	0	6
Outstanding premiums	21,790	13	8
" commission and other accounts	15,319	13	1
" interest, dividends, and rents	2,670	16	10
Interest, dividends, and rents accrued but not payable	42,562	13	8
Bills receivable	6,513	13	8
Cash:—			
On deposit	58,456	9	4
In hand and on current account	54,246	19	0
£	4,214,181	13	10

BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.

General Business Statement for the Year ending December 31, 1912.

The Underwriting Account for 1911, now closed, has resulted in a profit of £85,583 8s. 11d. The Interest Account for the year 1912 is £70,420 17s. 0d.

The combined result amounts to £156,004 5s. 11d., which with the balance of £231,691 4s. 2d. brought forward from last account, leaves to the credit of Profit and Loss Account £387,695 10s. 1d.

An interim dividend of 10s. per share, less income tax, having been paid in July last, it is now proposed to pay a dividend of 12s. 6d. per share, less income Tax, payable on the 1st of March next. After providing for dividend and income Tax on the profits of 1911, there will remain a balance of £311,958 9s. 3d. at the credit of Profit and Loss Account, from which it is proposed to transfer £200,000 to the Reserve Fund raising that fund to £1,200,000, and leaving £111,958 9s. 3d. to the credit of Profit and Loss Account.

The premiums for the year 1912 amount to £513,526 13s. 2d. and the claims settled to £167,140 13s. 3d., leaving a Net Balance, after deducting expenses, of £298,944 0s. 4d.

◆

BRITISH AND FOREIGN MARINE INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£ s. d.			£ s. d.
To balance 31st December, 1911	274,984 12 10	By dividend, less income tax, paid 1st March, 1912 £	39,432 5 10	
To balance Underwriting Account, 1911	291,733 5 10	By interim dividend, less income tax, paid 1st July, 1912	31,545 16 8	70,978 2 6
To interest account, 1912	70,420 17 0	By claims, returns, &c., and commissions on profits of 1911, settled in 1912 £	176,149 16 11	
		By amount transferred to underwriting suspense account to close 1911	30,000 0 0	206,149 16 11
		By loss on sale of investments		812 7 7
		By income tax		3,861 2 10
		By balance carried down		355,337 5 10
	£ 637,138 15 8			£ 637,138 15 8

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
To premiums 1912, less returns, reinsurances, and foreign taxes	513,526 13 2	By claims, 1912	167,140 13 3
		By general expenses—including directors' and auditors' remuneration	47,441 19 7
		By balance carried down	298,944 0 4
	£ 513,526 13 2		£ 513,526 13 2

BALANCE SHEET.

	£ s. d.		£ s. d
To capital—67,000 shares at £20 per share, £1,340,000. Paid up £4 per share	268,000 0 0	By investments	1,931,568 1 4
To reserve fund	1,000,000 0 0	By stamps	680 14 2
To balance profit and loss account brought down	355,337 5 10	By cash at bankers and on hand and bills receivable	98,314 0 11
To balance underwriting account	298,944 0 4	By interest and rents accrued but not received	30,823 14 5
To underwriting suspense and reinsurance accounts	195,375 9 1	By accounts due to the company	261,955 19 9
To accounts due by the company	205,685 15 4		
	£ 2,323,342 10 7		£ 2,323,342 10 7

THE CALEDONIAN INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

FIRE INSURANCE ACCOUNT.

Amount of fire insurance fund at the beginning of the year:—			Claims under policies paid and outstanding		£ 248,256 8 7
Reserve for unexpired risks	£ 148,969 0 0		Commission		85,455 17 3
Additional reserve	100,000 0 0		Expenses of management		69,337 6 2
		£ 248,969 0 0	Foreign and colonial taxes		8,960 14 1
Premiums	583,139 10 4		Contributions to fire brigades		2,178 4 4
Less reinsurance premiums	137,984 9 1				£ 414,188 10 5
		445,155 1 3	Carried to profit and loss account		37,923 2 10
Interest dividends and rents (*less* income tax)		9,339 12 0	Amount of fire insurance fund at the end of the year as per General balance-sheet:—		
Transferred from profit and loss account—Increase to additional reserve		100,000 0 0	Reserve for unexpired risks being 34 per cent of premium income for the year	£ 151,352 0 0	
			Additional reserve	200,000 0 0	
					351,352 0 0
		£ 803,463 13 3			£ 803,463 13 3

PROFIT AND LOSS ACCOUNT.

Balance of last year's account	£ 149,174 19 3	Dividend paid to shareholders in 1912	£ 25,800 0 0
Interest and dividends (*less* income tax) yielded by investment representing paid-up capital debentures and amount in profit and loss account	11,917 16 7	Interest in debentures (*less* income tax)	2,272 11 6
Transfer fees	23 5 0	Bad and doubtful debts	111 15 8
Transferred from fire account	37,923 2 10	Income tax under schedule D	4,117 9 2
Transferred from life account (shareholders' proportion of life profits for quinquennium ending 31st December 1912)	20,716 0 0	Transferred to fire account—Increase to additional reserve	100,000 0 0
		Balance as per general balance-sheet	87,453 7 4
	£ 219,755 3 8		£ 219,755 3 8

GENERAL BALANCE SHEET.

LIABILITIES.		
Shareholders' Capital £537,500 in 21,500 shares of £25 with £5 paid on each total amount paid		£ 107,500 0 0
Fire insurance fund		351,352 0 0
Accident insurance fund		2,771 13 2
Employers' liability Insurance fund		15,146 4 1
Annuities certain and leasehold redemption fund		8,655 10 2
General insurance fund		1,036 0 2
Profit and loss account		87,453 7 4
		£ 573,914 14 11
Terminable debentures at four and a half per cent		50,000 0 0
*Claims admitted or intimated but not paid—		
Fire insurance	£ 37,907 0 5	
General insurance	546 0 0	
		38,453 0 5
Due to insurance Companies		10,995 16 7
*Unclaimed dividends		2,727 1 6
*Expenses and commission outstanding—		
Fire insurance	£ 5,751 8 9	
Accident insurance	50 0 0	
Employers' liability insurance	261 0 0	
General insurance	52 0 0	
		6,114 8 9
*Income tax outstanding—		
Fire insurance	£ 4,154 17 0	
Accident insurance	22 10 4	
Employers' liability insurance	26 17 10	
General insurance	0 14 0	
		4,204 19 2
Sundry balances due by the company	....	931 16 2
		£ 687,341 17 6

*Included in corresponding items in Revenue Accounts.

ASSETS.	
Loans on Company's policies within their surrender values	£ 120 0 0
Investments—	
Indian and colonial government securities	9,900 0 0
Indian and colonial municipal securities	51,289 0 0
Foreign government securities	2,018 0 0
Foreign municipal securities	96,505 0 0
Railway and other debentures and debenture stocks— Home and foreign	79,811 0 0
Railway and other preference and guaranteed stocks	68,476 0 0
Railway and other ordinary stocks	75,850 0 0
Feu-duties and ground annuals	61,820 13 6
House property	90,615 9 2
Agents' balances	78,799 8 9
*Outstanding premiums	64 18 11
*Outstanding interest, dividends, and rents	15 1 0
*Interest accrued but not payable	4,044 7 6
Cash in hand and on current account	35,054 12 1
Office furniture and maps	4,355 17 6
Stamps	55 16 0
Due by life department	28,546 13 1
	£ 687,341 17 6

THE CALIFORNIA INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total premium income	$ 493,909 90
Gross cash received for interest	48,728 08
Rents	7,625 00
Gross profit on sale or maturity of ledger assets	372 50
Gross increase by adjustment in book value of bonds	22,886 02
Total income	$ 573,521 50

DISBURSEMENTS.

Net amount paid for losses	$ 315,918 77
Expenses of adjustment and settlement of losses	8,129 57
Commissions or brokerage	55,197 15
Allowances to local agencies for miscellaneous agency expenses	737 52
Salaries, $17,879.17; and expenses, $20,289.20, of special and general agents	38,168 37
Salaries fees and all other charges of officers, directors, trustees and home office employees	50,511 53
Rents	5,488 32
Underwriters' boards and tariff associations	8,514 88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,887 02
Inspections and surveys	3,899 99
Taxes on real estate	507 80
State taxes on premiums, Insurance department licenses and fees	20,839 25
All other licenses, fees and taxes	3,018 71
Agents' balances charged off	1,236 24
Gross loss on sale or maturity of bonds	30 00
Gross decrease, by adjustment, in book value of ledger assets	10,197 95
All other expenditure	90,901 05
	$ 617,184 12

LEDGER ASSETS.

Book value of real estate	$ 100,000 00
Mortgage loans on real estate, first liens	346,000 00
Loans secured by pledge of bonds, stocks or other collateral	47,000 00
Book value of bonds and stocks	513,490 50
Cash on hand, in trust companies and in banks	84,122 27
Agents' balances and bills receivable	170,472 10
Other ledger assets	16,571 58
Total ledger assets	$ 1,277,656 45

THE CALIFORNIA INSURANCE COMPANY—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

NON LEDGER ASSETS.

Interest accrued	$ 9,994 38
Gross assets	$ 1,287,650 83
Deduct assets not admitted	19,351 12
Total admitted assets	$ 1,268,299 71

LIABILITIES.

Net amount of unpaid losses	$ 26,692 26
Total unearned premiums	518,492 05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500 00
Taxes due and accrued, estimated	9,000 00
Reinsurance premiums	38,323 08
Total liabilities except capital stock	$ 593,007 39
Capital paid up in cash	400,000 00
Surplus over all liabilities	275,292 32
Total liabilities	$ 1,268,299 71

EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year	$78,558,113 00
Premiums thereon	1,107,896 25
Amount of risks terminated during the year	78,555,318 00
Premiums thereon	1,101,074 30
Net amount in force at December 31, 1912	74,361,322 00
Premiums thereon	974,675 77

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912

FIRE DEPARTMENT.

REVENUE ACCOUNT.

		£ s. d.			£ s. d.
Amount of fire insurance fund at the beginning of the year:—			Claims paid and outstanding, after deduction of reinsurances		1,635,415 8 5
Reserve for unexpired risks	£ 1,273,148 7 8		Commission and brokerage		498,451 4 0
Additional reserve	1,931,463 19 8				
		3,204,612 7 4	Contributions to fire brigades	£ 16,492 17 1	
Premiums after deduction of reinsurances		3,238,704 8 2	State charges—Foreign	55,133 18 9	
			Expenses of management	550,474 4 10	
					622,101 0 8
			Bad debts		398 16 10
			Amount to profit and loss		425,000 0 0
			Amount of fire fund at the end of the year:—		
			Reserve for unexpired risks, being 40 per cent, of premium income for the year		1,295,481 15 3
			Additional reserve		1,966,468 10 4
		£ 6,443,316 15 6			£ 6,443,316 15 6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account				170,177	16	8
Interest and dividends not carried to other accounts	£ 260,750	11	1			
Less income tax	8,743	13	1			
				252,006	18	0
Amount transferred from fire department				425,000	0	0
Amount transferred from marine department				50,000	0	0
Amount transferred from general accident insurance account				215,000	0	0
Amount transferred from "Hand-in-Hand" Fund				40,000	0	0
One-fifth of shareholders' proportion of life profits (£ 78,223)				15,644	12	0
One-fifth of shareholders' proportion of life profits (Union)—				3,800	4	0
Transfer and other fees				1,129	9	10
				£ 1,172,759	0	6

	£	s.	d.	£	s.	d.
Dividend paid 14th May	£ 118,000	0	0			
Dividend paid 14th November	118,000	0	0			
	£ 236,000	0	0			
Less income tax	13,767	3	8			
				222,232	16	4
Interest on debenture stocks—						
West of England	11,611	15	3			
Palatine	10,264	10	10			
Union	22,964	3	6			
Ocean	34,095	15	1			
	£ 78,936	4	8			
Less income tax	4,604	12	4			
				74,331	12	4
Income tax on profits paid and outstanding				38,265	12	11
Alterations, repairs, office fittings and furniture at head office and branches				22,253	2	11
Amount written off cost of businesses acquired				500,000	0	0
do. do. freehold premises				20,000	0	0
Guarantee and pension fund				10,000	0	0
Balance carried to next year's account				285,675	16	0
				£ 1,172,759	0	6

COMMERCIAL UNION—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

GENERAL BALANCE SHEET.

LIABILITIES.	£	s.	d.
Shareholders' Capital—			
Subscribed (295,000 shares of £10 each).			
Paid-up	295,000	0	0
Investment reserve fund	108,997	16	3
Guarantee and pension fund	160,292	13	9
Profit and loss account	285,675	16	0
Fire insurance fund	3,261,950	5	7
Marine insurance fund	858,788	2	7
Accident insurance fund	194,923	9	2
Employers' liability insurance fund	502,869	0	7
General accident insurance fund	850,365	3	5
Reinsurance and other funds	45,344	11	5
Leasehold redemption and sinking fund account	226,683	0	3
"West of England" 4% terminable debenture stock	283,664	0	0
"Palatine" 4% terminable debenture stock	256,427	0	0
"Union" 4% terminable debenture stock	572,139	0	0
"Ocean" 4% terminable debenture stock	841,580	0	0
Claims admitted or intimated but not paid less amounts recoverable under reinsurances:—			
Fire	288,168	5	7
Marine	2,264	0	0
General accident	504,751	16	5
Amounts due to other companies for reinsurances	414,375	3	0
Amount due to life department pending investment	8,260	5	4
Amount due to Union life fund	1,400	7	1
Perpetual premiums fire deposits and fees	14,326	3	2
Bills payable	14,740	14	10
Amounts due to agents and others	164,468	12	9
Interest received in advance of due dates	2,164	14	4
Unclaimed dividends and interest including interest due 1st January 1913 on "Union" debenture stock	13,528	8	4
Life account as per balance sheet	5,235,415	5	11
West of England life fund as per balance sheet	549,963	3	1
Hand-in-Hand fund as per balance sheet	3,768,931	19	0

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	127,933	7	8
Mortgages on property out of the United Kingdom	105,699	12	1
Mortgages on rates raised under Acts of Parliament	13,322	17	6
Loans upon life interests and reversions	3,600	0	0
Loans upon stocks and shares	2,488	1	4
Loans upon personal security	1,291	9	11
Investments (including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there)—			
British government securities	135,651	9	10
Municipal and county securities, United Kingdom	6,237	2	0
Indian and colonial government securities	301,162	12	11
" provincial securities	73,907	6	8
" municipal securities	317,840	17	0
Foreign government securities	606,514	8	7
Foreign provincial securities	18,600	0	0
" Municipal securities	751,382	6	3
Railway and other debentures and debenture stocks—Home and foreign—			
United States railway bonds	2,480,301	15	8
Other investments	815,014	9	6
Railway and other preference and guaranteed stocks and shares	221,073	6	4
Railway and ordinary stocks and shares	190,674	16	2
Freehold premises at home and abroad partly occupied as offices of the company and partly producing revenue	1,036,583	11	10
Leasehold premises at home and abroad partly occupied as offices of the company and partly producing revenue	127,157	19	11
Freehold ground rents feu-duties and ground annuals	18,327	5	8
Cost of businesses acquired	406,380	4	9
Branch agency and other balances	1,068,510	11	4
Amounts due by other companies for reinsurances and losses	263,523	2	9
Contribution of expenses due by "West of England life fund"	1,293	11	9
Amount due from "Hand-in-Hand" fund	36,319	14	4

Union life fund as per balance sheet	4,057,027	6	2	Outstanding premiums:—			
				Fire	95,260	12	10
				Marine	73,418	7	4
				Accident	13,938	10	10
				Outstanding interest, dividends and rents	7,264	6	7
				Bills receivable	55,200	6	8
				Stamps in hand	705	5	6
				Cash—On deposit	180,059	10	4
				In hand and on current account	616,509	8	0
				Life investments and outstanding accounts as per separate balance sheet	5,235,415	5	11
				West of England life fund, as per separate balance sheet	549,963	3	1
				Hand-in-Hand fund as per separate balance sheet	3,768,931	19	0
				Union life fund as per separate balance sheet	4,057,027	6	2
	£ 23,784,486	4			£ 23,784,486	4	0

FIREMEN'S INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.

Total premium income	$ 3,019,478 24
Interest and dividends	241,926 10
Cash received for rents	92,828 70
Agents' balances previously charged off	7 35
Other income	49 74
Total income	$ 3,354,290 13

DISBURSEMENTS.

Net amount paid for losses	$ 1,429,662 99
Expenses of adjustment and settlement of losses	33,687 27
Commissions or brokerage	814,391 78
Allowances to local agencies for miscellaneous agency expenses	8,860 04
Salaries, $35,219.91; and expenses $34,340.34, of special and general agents	69,560 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees	115,271 52
Rents	19,555 04
Underwriters' boards and tariff associations	30,601 01
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	12,773 51
Inspections and surveys	4,260 83
Taxes on real estate	21,226 00
State taxes on premiums, Insurance department licenses, and fees	69,521 80
All other licenses, fees and taxes	6,074 97
Paid stockholders for interest or dividends	200,000 00
Gross decrease, by adjustment, in book value of ledger assets	56,764 43
Agents' balances charged off	344 86
All other expenditure	90,282 08
Total disbursements	$ 2,982,838 38

LEDGER ASSETS.

Book value of real estate	$ 1,036,526 26
Mortgage loans on real estate, first liens	2,626,150 00
Book value of bonds and stocks	1,768,823 33
Cash on hand, in trust companies and in banks	61,828 50
Agents' balances	427,927 31
Total ledger assets	$ 5,921,255 40

FIREMEN'S INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 50,802 39
Rents due	162 52
Market value of bonds and stocks over book value	868,136 87
Gross assets	$ 6,840,357 18
Deduct assets not admitted	3,578 39
Total admitted assets	$ 6,836,778 79

LIABILITIES.

Net amount of unpaid losses and claims	$ 291,075 54
Total unearned premiums	2,781,578 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
State, county and municipal taxes (estimated)	27,052 73
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000 00
All other liabilities	2,332 84
Total liabilities (not including capital stock)	$ 3,113,539 30
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	2,723,239 49
Total liabilities	$ 6,836,778 79

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$ 258,929,621 00
Premiums thereon	4,276,908 44
Amounts of risks terminated	142,757,640 00
Premiums thereon	3,449,539 64
Net amount in force at December 31, 1912	517,369,839 00
Premiums thereon	5,295,743 27

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The net premium income amounted to £156,420 11s. 1d., as compared with £126,652 19s. 11d., for the previous year. Losses paid and provided for amounted to 54·87 per cent as compared with 80 per cent for 1911.

FIRE ACCOUNT.

	£ s. d.	£ s. d.
Fund at beginning of year—		
Reserve for unexpired risks	50,261 4 0	
Reserve for outstanding claims	12,178 12 4	
£	62,439 16 4	
Additional reserve	40,000 0 0	102,439 16 4
Premiums £	320,734 11 10	
Less reinsurances	161,314 0 9	159,420 11 1
Carried to profit and loss account		157 10 10
	£	262,017 18 3

	£ s. d.	£ s. d.
Losses paid after deduction of reinsurances		82,663 4 6
Commission		9,843 3 3
Expenses of management		48,758 12 9
Fund at end of year—		
Reserve for unexpired risks £	63,768 4 4	
Reserve for outstanding claims	16,984 13 5	
£	80,752 17 9	
Additional reserve	40,000 0 0	120,752 17 9
	£	262,017 18 3

PROFIT AND LOSS ACCOUNT.

	£ s. d.
Carried forward from last year	1,880 18 1
Net interest, dividends and rents, *less* income tax, not carried to other accounts	31,098 7 11
Transfer fees	66 2 6
Profit on sale of investments	182 15 5
Carried from accident and general account	45,788 3 6
£	79,016 7 5

	£ s. d.
Depreciation, property and furniture and fixtures	4,762 11 9
Directors, local boards and auditors fees	11,115 11 4
Life department expenses in addition to amounts charged to life accounts	6,892 17 0
Preference share issue expenses	377 19 10
Provision for bad debts	2,273 8 4
Investments written down	742 4 10
Carried from fire account	157 10 10
Carried to balance sheet	52,694 3 6
£	79,016 7 5

BALANCE SHEET.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' Capital—						
Amount subscribed	1,112,855	0	0			
Amount paid up—						
200,000 ordinary shares of £5 each £1 5s. paid up... £				250,000	0	0
112 855 5% preference shares of £1 each				112,855	0	0
£				362,855	0	0
Accident and general insurance fund				747,887	7	1
Fire insurance fund				120,752	17	9
Life assurance fund				102,137	17	9
Annuity fund				6,935	10	1
Capital redemption assurance fund				8,247	5	0
Reserve for fire bonus policies				9,043	18	7
Reserve for premiums paid in advance				15,122	4	2
Reserve for profits under participating policies in the accident department				470	6	1
Reserve for investments redeemable at par				3,070	16	5
Reserve for depreciation of investments				34,510	9	3
Surplus reserve fund				50,000	0	0
(In addition to £40,000 provided in fire account).						
Profit and loss account... £	52,694	3	6			
Less interim dividend paid	15,295	4	6			
				37,398	19	0
£				1,498,432	11	2
Claims under life policies admitted but not yet paid				1,217	0	0
Sundry creditors				29,642	11	11
Sums due to other insurance companies				76,474	18	4
Funds held in trust				5,500	0	0
Unclaimed dividends				522	7	10
£				1,611,789	9	3

N.B.—In addition to the above funds there is £750 000 of capital at call as further security for policy holders.

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom	44,160	8	2			
Less loan	23,000	0	0			
				21,160	8	2
Mortgages on property out of the United Kingdom				26,664	9	1
Loans on life policies and other securities				23,154	10	10
Loans on personal security				19,344	0	0
Investments—at or below cost price—						
Deposit with the High Court—						
£10,500 2½ per cent. consolidated stock... £	9,482	13	6			
£10,000 India 3½ per cent. stock (1931)	10,525	1	0			
				20,007	14	6
British government securities				11,619	16	2
Indian and colonial government and municipal securities				107,903	6	5
Foreign government and municipal securities				326,290	0	8
Railway and other debentures and debenture stocks—Home and foreign				271,300	7	4
Railway and other preference and guaranteed stocks				19,608	10	2
The Law Fidelity and General Insurance Co. Ltd. 40,000 cum. preference shares of £1 each 5s. paid				10,000	0	0
Railway and other ordinary stocks				79,950	14	0
Freehold ground rents				875	10	2
Freehold and leasehold property... £	253,908	2	7			
Less loans	11,900	0	0			
				242,008	2	7
£				1,179,887	10	1
Note—The market value of the quoted investments as at 31st December 1912 shows in the aggregate a depreciation from book value of £21,234 15 s. 1d. in excess of the reserves for depreciation.						
Agency, other company balances, and outstanding premiums, *less* commission				310,802	9	6
Prepaid commission				32,794	8	2
Interest accrued				15,144	1	4
Cash—On deposit... £	10,864	10	4			
In hand and on current account	25,348	9	10			
				36,213	0	2
Sundry debtors				6,336	15	0
Furniture and fittings at head office and London, Philadelphia, Paris, Antwerp, Toronto, Cape Town and other branch offices *less* depreciation				30,611	5	0
£				1,611,789	9	3

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

General Business Statement for the year ending December, 31, 1912.

PROFIT AND LOSS ACCOUNT.

To losses incurred			Fr. 9,653,878	17
Commissions			3,586,277	70
General expenses			784,611	09
Salaries of officials			969,666	02
Reinsurers and recourses			2,061,349	09
Increase in reserve for unexpired risks			681,000	00
Taxes—				
Stamp tax	Fr. 856,467	06		
Tax on insured amounts at 6 fr. per million	128,305	07		
Registration tax	1,596,122	32		
Licenses and other taxes	102,363	44		
Income tax on securities	36,467	40		
Special tax (Law of 31st Jan. 1907)	256,610	12		
Taxes in foreign states	136,483	73		
			3,112,819	14
Underwriting profit			3,657,151	69
			Fr. 24,506,752	90

Creditor balance profit and loss account 1911	Fr. 13,623	11
Premiums of 1912 *less* cancellations (inclusive taxes)	23,198,451	82
Interest of invested funds	1,294,677	97
	Fr. 24,506,752	90

BALANCE SHEET.

ASSETS.

French rent (government bonds) perpetual	Fr. 7,649,743	29
French rent (government bonds) redeemable	1,770,963	45
Railway debenture bonds	20,081,173	88
Sundry securities	5,731,768	02
Building	120,850	00
Cash in Bank of France and bankers	900,412	20
Cash on hand	33,619	47
Bills receivable	15,200	00
Sundry debtors' accounts	2,452,160	02
	Fr. 38,755,890	33

LIABILITIES.

Capital paid up	Fr. 2,000,000	00
Capitalized reserve (as per article 44 of Statutes)	16,990,000	00
Building reserve	40,000	00
Profit reserve	3,900,000	00
Reserve for contingencies	1,000,000	00
Reserve for fluctuation of securities	289,880	75
Premium reserve for unexpired risks	6,266,000	00
Pension fund for company's employees	3,371,317	63
Losses adjusted and not paid	218,548	90
Dividends to be paid to shareholders	1,661,160	00
Reserve fund for charities	160,722	99
Balance of profit and loss account 1912	371,485	03
Sundry creditors' accounts	2,486,775	03
	Fr. 38,755,890	33

GERMANIA FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1912.

ASSETS.

Book value of real estate	$ 750,000 00
Mortgage loans on real estate	430,000 00
Book value of bonds and stocks	5,249,050 02
Cash in Company's office, in trust companies and in banks (not on interest)	39,472 34
Cash in trust companies and banks on interest	483,207 65
Agents' balances	504,303 93
Total ledger assets	$ 7,456,033 94

NON-LEDGER ASSETS.

Interest accrued	39,332 34
Rents due and accrued	231 66
Gross assets	$ 7,495,597 94
Deduct assets not admitted	281,835 67
Total admitted assets	$ 7,213,762 27

LIABILITIES.

Net amount of unpaid losses and claims	$ 182,473 13
Total unearned premiums	3,300,304 32
Salaries, rents, expenses, bills, accounts &c., due or accrued	26,063 92
Taxes due and accrued (estimated)	50,000 00
Commissions and brokerage due or to become due	6,606 20
Return premiums, $743.47; Reinsurance premiums, $33,756.35	34,499 82
Total liabilities, excluding capital stock	$ 3,599 947 39
Capital actually paid up in cash	1,000,000 00
Surplus above all liabilities and capital stock	2,613,814 88
Total liabilities	$ 7,213,762 27

INCOME.

Total premium income	$ 2,911,243 83
Received for interest and dividends	256,388 27
Received for rents	48,485 00
Conscience money	2,300 00
Agents' balances previously charged off	700 00
Gross profit on sale or maturity of ledger assets	125,724 59
Total income	$ 3,344,841 69

GERMANIA FIRE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 1,319,703 10
Expenses of adjustment and settlement of losses	74,546 87
Interest of dividends to stockholders	200,000 00
Commission or brokerage	630,248 03
Allowances to local agencies for miscellaneous agency expenses	94,094 92
Salaries, $79,349.86; and expenses, $47,376.80 of special and general agents	126,726 66
Salaries, fees and all other charges of officers, directors, trustees and home office employees	144,045 36
Rents	31,396 08
Underwriters' boards and tariff associations	6,585 92
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	23,488 70
Inspections and surveys	38,980 06
Taxes on real estate	12,261 00
State taxes on premiums, Insurance department licenses and fees	70,894 45
All other licenses, fees and taxes	18,352 73
Agents' balances charged off	6,233 14
Gross loss on sale or maturity of ledger assets	2,887 33
Gross decrease, by adjustment, in book value of real estate	3,966 10
All other disbursements	83,500 32
Total disbursements	$ 2,887,910 77

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$397,542,317 00
Premiums thereon	3,942,524 17
Amount of policies terminated during the year	377,643,689 00
Premiums thereon	3,816,066 38
Net amount in force at December 31, 1912	685,881,773 00
Premiums thereon	6,445,099 97

GUARDIAN ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The Fire Premiums, after deducting reinsurances, amounted to £625,690 0s. 1d , as against £594,113 13s. 5d. in 1911, showing an increase of £31,576 6s. 8d., and the Losses, after making the same deduction, to £344,577 10s. 1d. (55·07 per cent of the premiums), as against £354,049 6s. 10d. in 1911.

The Expenses of Management, including Fire Brigade Charges and Commission together amounted to £225,490 10s. 2d., being 36·04 per cent of the premiums.

After providing for losses, expenses, bad debts, and for the additional premium reserve (£14,050) required by the increase in premiums during the year, there was a profit on the Trading Account of £41,501 17s. 4d. Adding to this the interest on the Reserve Funds, which amounts to £30,990 13s. 11d., and deducting £2,945 7s. 4d. for Depreciation on Investments in the Fire Fund, there results a profit of £69,547 3s. 11d., out of which the General Reserve Fund has been increased by £10,000, and the balance of £59,547 3s. 11d. has been transferred to Profit and Loss. The Premium Reserve Fund now amounts to £278,350, and the General Reserve Fund to £550,000, making the Total Fund in this Department £828,350.

DIVIDEND AND APPROPRIATION STATEMENT.

The Directors recommend to the Proprietors that for the year ending the 31st December, 1912, a Dividend of 10s. be declared free of Income Tax, on each £10 Share of the Subscription Capital, being at the rate of 10 per cent on the paid-up Capital of £5 per Share; and that, 4s on each share having been paid as an interim Dividend in January last, the balance of 6s. on each Share be paid on the 1st July next.

The Appropriation Statement will thus be as follows, viz.:—

	£	s.	d.
Balance on Profit and Loss Account, including £29,200 of Guardian Life Profits..	144,173	5	8
Proposed Dividend at 10 per cent free of Income Tax (of which £40,000 has already been paid as Interim Dividend)........	100,000	0	0
Balance carried forward to 1913, including £14,600 being one-fifth of Life Profits reserved for dividend during the next year..........	£ 44,173	5	8

GUARDIAN ASSURANCE COMPANY, LIMITED—*Continued.*

General Business Statement for the Year ending December 31, 1912.—*Continued.*

FIRE INSURANCE REVENUE ACCOUNT.

		£ s. d.			£ s. d.
Amount of Fire Insurance Fund at the beginning of the Year, viz.:—			Claims under Policies paid and outstanding		344,577 10 1
Reserve for unexpired risks	£264,300 0 0		Commission		81,232 10 4
General Reserve Fund	540,000 0 0		Expenses of management		139,988 5 4
		804,300 0 0	Contributions to Fire Brigades		4,269 14 6
Premiums		625,690 0 1	Agents' bad debts		70 2 6
Interest and dividends	£ 32,913 7 2		Depreciation in securities written off		2,945 7 4
Less income tax	1,922 13 3		Transfer to Profit and Loss Account		59,547 3 11
			Amount of Fire Insurance Fund at the end of the year, viz.:—		
		30,990 13 11	Reserve for unexpired risks, being 44.49% of premium income for the year	£278,350 0 0	
			General Reserve Fund	550,000 0 0	
					828,350 0 0
		£1,460,980 14 0			£1,460,980 14 0

Profit and Loss Account (Proprietors' Revenue Account).

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance of last year's Account	110,196 5 4		Interim Dividend to Proprietors paid in January, 1912	40,000 0 0	
Balance of Transfer from Life Fund, Share of Profits of Quinquennium ended 31st December, 1909	43,800 0 0		Dividend to Proprietors paid in July, 1912	60,000 0 0	
		153,996 5 4			100,000 0 0
Interest, Dividends and Rents not carried to other Accounts	£ 45,002 5 10		Expenses not charged to other Accounts		1,011 11 0
Less Income Tax	2,649 10 9		Written off value of purchased businesses		5,000 0 0
		42,352 15 1	Depreciation in Securities written off		15,533 3 5
Transfer Fees		110 0 0	Balance carried forward. Arising on this Account	£ 114,973 5 8	
Transfer from Fire Revenue Account		59,547 3 11	*Add* Amount of Life Profit, as per contra, less amount included in Dividend for 1912	29,200 0 0	
Transfer from Accident, Burglary and General Assurance Revenue Account		9,711 15 9			144,173 5 8
		£ 265,718 0 1			£ 265,718 0 1

GUARDIAN ASSURANCE COMPANY, LIMITED—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

GENERAL BALANCE SHEET.

Liabilities.	£	s	d.
Proprietors' Capital paid up	1,000,000	0	0
Life Assurance Fund	4,357,522	11	5
Fire Insurance Fund	828,350	0	0
Accident, Burglary and General Assurance Fund	177,457	19	4
Redemption Assurances Fund	18,282	13	2
Officials' Fidelity Guarantee Fund	2,199	7	1
Investment Reserve Fund	45,000	0	0
Profit and Loss Account	144,173	5	8
	6,572,985	16	8
Claims admitted or intimated but not paid	170,330	13	1
Annuities due and unpaid	489	13	5
Balances due to Reinsuring Companies	147,464	8	2
Expenses of Management due	9,881	4	0
Interest prepaid	4,375	12	3
Bills payable	9,456	3	10
Profit and Loss: Balance due to Proprietors' Account	69,258	19	8
Balances due to other Funds	3,879	1	7
Purchase of business:—			
Suspense Account to meet outstanding claims	3,415	7	8
	£6,991,537	0	4

Note.—In addition to the above the Company has a liability for uncalled capital on shares in subsidiary Insurance Companies.

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	1,394,807	12	1
Mortgages on property out of the United Kingdom	34,941	18	10
Loans on Parochial and other Public Rates	984	0	2
Loans on Life Interests	291,255	3	10
Loans on Reversions	118,991	19	8
Loans on the Company's Policies within their surrender values	222,455	5	2
Credit Premiums (limited to 20%)	9,456	8	4
Loans on Personal Security	19,360	0	0
Investments:—			
Deposit with the High Court (Bank of England Stock)	18,499	5	0
British Government Securities	62,579	11	1
Bank of England Stock	5,076	3	8
Municipal and County Securities (United Kingdom)	13,694	7	3
Indian and Colonial Government Securities	251,167	1	5
Indian and Colonial Provincial Securities	67,960	15	4
Indian and Colonial Municipal Securities	164,005	15	1
Foreign Government Securities	154,220	0	0
Foreign Municipal Securities	50,708	5	11
Railway and other Debentures and Debenture Stocks (Home and Foreign)	2,094,310	3	9
Railway and other Preference and Guaranteed Stocks	616,096	7	9
Railway and other Ordinary Stocks and Shares	151,180	11	5
Rent charges	15,282	2	10
Freehold Ground Rents	35,803	8	10
Leasehold Ground Rents	102,810	15	5
House Property, Freehold and Leasehold	292,044	14	8
Life Interests	10,460	0	0
Reversions	29,238	4	4
Claims due from Reinsuring Companies	108,721	10	9
Balances due from other Funds	3,879	1	7
Balance due from Westminster Fund	158	1	11
Profit due from Fire Fund	59,547	3	11
Profit due from Accident, Burglary and General Fund	9,711	15	9
Balances due from Reinsuring Companies	4,552	5	5
Agents' Balances	221,841	19	7
Outstanding Premiums	24,235	8	6
Outstanding Interest, Dividends and Rents	11,141	8	11
Interest Accrued but not Payable	75,274	0	2
Bills Receivable, Agents' Remittances, etc	17,449	9	0
Fixed Deposits at Bankers	25,287	2	10
Cash—On Deposit	111,000	0	0
In hand and on current account	91,347	10	2
	£6,991,537	0	4

INTERNATIONAL CASUALTY COMPANY.

General Business Statement for the Year ending December 31, 1912.

INCOME.

Net cash received for premiums	$	68,102 86
Policy fees required or represented by applications		11,578 00
Interest and dividends		22,504 07
Rents		719 30
Agents' balances previously charged off		100 45
All other income		2,101 57
Total income	$	105,106 25

DISBURSEMENTS.

Net amount paid for losses	$	24,472 83
Investigation and adjustment of claims		1,577 36
Policy fees retained by agents		11,578 00
Commission or brokerage		15,990 69
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		13,737 95
Salaries, travelling and all other expenses, of agents not paid by commissions		7,810 74
Medical examiners' fees and salaries		47 00
Rents		3,868 40
Taxes on real estate		25 20
State taxes on premiums, Insurance Department licenses and fees		1,293 74
Agents' balances charged off		825 53
All other disbursements		16,615 79
Total expenditure	$	97,843 23

LEDGER ASSETS.

Book value of real estate	$	50,613 40
Mortgage, loans on real estate, first liens		145,554 70
Loans on collaterals		36,313 95
Book value of bonds and stocks		168,306 25
Cash on hand, in trust companies and in banks		7,970 48
Premiums in course of collection		11,017 11
Bills receivable		38,643 20
Other assets		2,189 19
Total ledger assets	$	460,608 28

INTERNATIONAL CASUALTY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912. —*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 10,330 54
Gross assets	$ 470,938 82
Deduct assets not admitted	39,625 95
Total admitted assets	$ 431,312 87

LIABILITIES.

Net amount of unpaid losses and claims	$ 5,692 20
Total unearned premiums	14,077 31
Commissions and brokerage due or to become due	2,567 55
Salaries, rents, expenses, &c., due or accrued	436 59
Borrowed money due or to become due	55,000 00
Interest due or accrued	590 93
All other liabilities	11,925 82
Total liabilities (except capital stock)	$ 90,290 40
Capital stock paid up in cash	313,484 16
Surplus over all liabilities	27,538 31
Total liabilities	$ 431,312 87

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
	$ cts.	$ cts.	$ cts.
Accident	21,908 54	19,544 74	6,377 59
Health	16,922 93	16,632 35	2,713 98
Automobile liability	9,435 92	8,852 72	5,716 21
Employers' liability	33,090 70	27,025 76	10,352 54
Physicians' liability	425 50	80 70	679 30
Automobile Collision	1,333 33	1,296 89	757 86
Automobile property damage	1,676 52	1,327 02	986 50
Fire and Theft	....	1,195 03	....
Workmen's Collective	....	41 60	....

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at beginning of the year—		
Reserve for unexpired risks being 40 per cent of year's income	1,135,868 15 11	
Additional reserve	250,000 0 0	
		1,385,868 15 11
Premiums received after deduction of reinsurances		3,003,671 10 4
Interest (less income tax)		57,689 4 5
		£ 4,447,229 10 8

		£ s.d.
Losses by fire after deduction of reinsurances		1,641,145 5 11
Expenses of management		500,286 10 3
Commission		475,329 1 3
Other payments, viz.:—		
Contributions to fire brigade at home and abroad	£ 4,748 3 1	
State taxes (foreign)	88,431 13 3	
		93,179 16 4
Carried to profit and loss		285,820 4 10
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—		
Reserve for unexpired risks being 40 per cent of the premium income of the year	£ 1,201,468 12 1	
Additional reserve	250,000 0 0	
		1,451,468 12 1
		£ 4,447,229 10 8

PROFIT AND LOSS ACCOUNT.

	£ s. d.
Balance of last year's account	1,057,555 14 0
Interest (less income tax) not carried to other accounts	182,932 13 8
Balance of fire account	285,820 4 10
Carried members' life profits account	18,422 8 10
Balance of Employers' Liability insurance account	7,959 18 1
	£ 1,552,690 19 5

	£ s. d.	£ s. d.
Dividends to Shareholders—		
Balance of dividend for 1911 paid 22nd May, 1912		150,021 12 6
Interest on 4 per cent perpetual debenture stock		30,351 16 0
Interest on four per cent "Thames and Mersey" debenture stock		16,976 5 6
Income tax		22,229 6 4
Amount transferred to meet depreciation in stocks		101,500 0 0
Carried to general insurance reserve fund		110,500 0 0
Carried to personal accident reserve fund		11,500 0 0
Carried to staff pension fund		25,000 0 0
Expense of acquiring other Companies' business		9,369 10 10
Exchange		903 10 10
Interim dividend for the year 1912, paid 22nd November	132,762 10 0	
Less income tax	7,744 9 7	
		125,018 0 5
Carried to next year's account		946,320 17 0
		£ 1,552,690 19 5

BALANCE SHEET.

LIABILITIES.

	£ s. d.	£ s. d.
Members' capital, 300,000 shares of £10 each, of which 265,525 are issued, and £1 per share paid up	265,525 0 0	
Four per cent perpetual debenture stock	805,800 0 0	
Four per cent "Thames and Mersey" debenture	450,695 10 0	
		1,522,020 10 0
Life Assurance Funds—		
Liverpool and London and Globe	4,014,480 16 11	
Globe	80,070 7 6	
		4,094,551 4 5
Annuity Funds—		
Liverpool and London and Globe	978,438 9 2	
Globe	984 8 5	
		979,422 17 7
Leasehold redemption fund		530 1 0
General reserve fund	1,850,000 0 0	
Fire reserve funds	1,451,468 12 1	
Accident reserve funds	89,982 8 3	
Employers' liability reserve fund	119,543 8 11	
General insurance reserve fund	359,313 15 10	
		3,870,308 5 1
Profit and Loss		946,320 17 0
Other Funds, viz.:—		
Four per cent perpetual debenture stock premium fund		268,600 0 0
Permanent fire policy deposit fund		40,313 6 4
Staff Pension fund		75,000 0 0
Suspense account		193,515 4 3
Transfer fees reserved		1,137 6 0
Claims under Life Policies admitted but not paid—		
Liverpool and London and Globe	46,784 15 3	
Globe	2,445 0 0	
Outstanding fire losses	238,865 19 9	
Other sums owing by Company—		
Dividends due and unpaid	11,198 5 10	
Amount owing to other Insurance companies	202,635 13 11	
Current accounts owing by company	73,336 15 4	
		575,266 10 1

ASSETS.

LIVERPOOL AND LONDON AND GLOBE.		£ s. d.
Mortgages on property within the United Kingdom		317,200 15 2
Mortgages on property out of the United Kingdom		984,684 19 3
Loans on the company's policies within their surrender values		162,441 11 7
Loans on parochial and other public rates		130,728 12 3
Loans on life interests and annuities		44,009 11 6
Investments at their book values—		
Deposited with the High Court:—		
British Government securities	£18,845 18 3	
Municipal and county securities, United Kingdom	13,918 13 4	
Indian and Colonial Government securities	1,009 8 6	
Railway and other desbentures and debenture stock	1,887 5 11	
Railway preference stocks	5,341 13 4	
		41,002 19 4
British Government securities		50,332 15 11
Municipal and county securities, United Kingdom		99,908 10 11
Indian and Colonial Government securities		390,059 15 0
Indian and Colonial Municipal securities		192,211 2 10
Indian and Colonial Provincial securities		70,239 10 1
Foreign Government securities		212,323 6 11
Foreign Municipal securities		353,029 5 6
Foreign Provincial securities		373,987 11 1
Stocks and shares of other companies	£527,038 0 0	
Bonds of other companies	9,612 10 0	
		536,650 10 0
Railway and other debentures and debenture stocks		3,287,274 6 2
Railway and other preference and guaranteed stocks		2,215,369 2 8
Railway and other ordinary stocks		1,087 10 7
House property, including offices partly occupied by the company		1,000,783 9 6
Land		8,842 15 7
Freehold ground rents		30,108 4 11
Leasehold ground rents		1,371 8 2
Life interest and annuities	£124,779 4 10	
Reversions	9,345 2 9	
		134,124 7 7
Rent charges		105,684 0 3
Agents' balances } Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.	£564,249 10 5	
Outstanding premiums	402,918 19 5	
		967,168 9 10

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded*

LIABILITIES—*Concluded.*	£ s. d.	ASSETS—*Concluded.*		£ s. d.
		Outstanding interest dividends and rents		15,399 4 2
		Outstanding interest, accrued but not due		93,235 9 7
		Cash—		
		On deposit	£179,552 9 3	
		In hand and on current account	395,311 13 1	
				574,864 2 4
		Other assets—		
		Loans on reversions	3,450 0 0	
		Loans on stocks and shares	9,965 7 4	
		Amounts owing to the Company	635 3 10	
		Amounts owing by other insurance companies	70,835 16 6	
		Bills receivable	2,133 19 7	
		Stationery and office furniture	2,342 9 11	
				89,362 17 2
		GLOBE		
		House property, including offices partly occupied by the Company		83,499 15 1
	£12,566,986 1 9			£12,566,986 1 9

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1912.

Fire Department.

The net Premiums amounted to £1,645,257 8s. 6d. and the net Losses paid and outstanding to £803,424 14s. 11d. The Fire Fund reserve for unexpired risks has been increased from £643,000 to £658,500 and the sum of £263,858 18s. 9d. has been transferred to Profit and Loss Account.

DIVIDEND AND FUNDS.

After increasing the Fire, Accident, and Marine Funds by £35,500, as above detailed ,the Directors have resolved:—

(1) To write off the company's investments the sum of £50,000.

(2) To transfer to the Staff Pension Fund, the sum of £10,000.

They propose:—

To pay on the 1st proximo, a Dividend of 13s. per Share, less Income Tax, making, with the Interim Dividend already paid, a total distribution for the year of 25s. per Share, less Income Tax, or £124,358 17s. 1d., and to carry forward the remaining balance of £855,595 2s. 3d. to the next Account.

THE FINANCIAL POSITION OF THE COMPANY.

will then stand as follows:—

	£	s.	d.
Capital paid up	£ 264,125	0	0
Reserve Fund	1,000,000	0	0
Fire Fund	658,500	0	0
Marine Funds	184,500	0	0
Accident Fund	232,000	0	0
Staff Pension Fund	86,704	16	9
Balance carried forward	855,595	2	3
Funds	£3,281,424	19	0

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
To Fire Fund Reserve for unexpired risks, at the beginning of the year	643,000	0	0	By Losses, paid and outstanding, less reinsurances	803,424	14	11
Premiums, less reinsurances	1,645,257	8	6	Commissions paid and incurred	249,747	9	11
Interest	26,679	18	0	Management and General Expenses	306,594	8	11
				Colonial and Foreign Taxes	32,811	14	0
				Balance carried to Profit and Loss Account	263,858	18	9
				Fire Funds at the end of the year: Reserve for unexpired risks at end of year	658,500	0	0
	£2,314,937	6	6		£2,314,937	6	6

THE LONDON AND LANCASHIRE—*Continued.*

General Business Statement—*Continued.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
To Balance brought forward.......	653,527	6	0
Balance from Fire Account.....	263,858	18	9
Balance from Marine Account...	47,201	6	3
Balance from Accident Account.	70,825	4	10
Interest not carried to other Accounts........................	64,590	17	7
	£1,100,003	13	5

	£	s.	d.	£	s.	d.
By Interim Dividend paid 1st Nov., 1912......	63,390	0	0			
Less Income Tax..	3,697	15	0			
				59,692	5	0
Provision for Final Dividend for 1912.........	68,672	10	0			
Less Income Tax.	4,005	17	11			
				64,666	12	1
Income Tax on Profits..........				18,308	5	4
Cost of businesses acquired.....				34,000	0	0
Stamp duty, fees and expenses on registration as a limited liabill company..................				7,741	8	9
Amount written off investments.				50,000	0	0
Amount carried to Staff Pension Fund........................				10,000	0	0
Balance carried forward.........				855,595	2	3
				£1,100,003	13	5

BALANCE SHEET.

LIABILITIES.

				£	s.	d.
To Capital 105,650 Shares of £25 each, £2 10s. per Share paid.				264,125	0	0
Reserve Fund	£1,000,000	0	0			
Fire Fund	658,500	0	0			
Marine Funds...	184,500	0	0			
Accident Fund..	232,000	0	0			
Staff Pension Fund	86,704	16	9			
Balance on Profit and Loss Acct.	855,595	2	3			
				3,017,299	19	0
Dividend due 1st May, 1913......	64,666	12	1			
Dividends unclaimed..... ..	1,131	11	0			
Losses in course of adjustment..	306,972	4	7			
Bills payable...	7,583	3	7			
Balance of Reinsurance Accounts with other Companies.....	386,075	13	11			
Foreign Balances and Sundry Creditors......	227,221	14	2			
				993,650	19	4

ASSETS.

	£	s.	d.	£	s.	d.
By Buildings, unencumbered—						
United Kingdom.	394,719	13	8			
Colonial and Foreign..... .	226,385	8	1			
Salvage Premises (part ownership)..........	9,308	17	4			
				630,413	19	1
Mortgages and Debentures on Real Estate..................				96,788	6	6
British Government Securities..				39,437	0	0
British Railway Guaranteed and Preference stocks........				338,231	16	10
Mersey Dock Bonds and Annuities, and Local Debentures....				75,099	12	6
Local Board Loans and Corporation Stocks..				62,699	12	6
Stocks of Incorporated Companies and other Investments.				67,601	7	6
Colonial Government and Provincial Securities	219,574	13	1			
Colonial and Indian Debentures and Inscribed Stocks..........	122,229	1	0			
				341,803	14	1
United States Government, State and Municipal Bonds.....	384,639	8	7			
United States Railway Bonds.	989,901	3	3			
United States Railway Stocks and other Investments...........	50,073	15	10			
				1,424,614	7	8

THE LONDON AND LANCASHIRE—*Concluded.*

GENERAL BUSINESS STATEMENT—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES—*Concluded.*	£ s. d.	ASSETS—*Concluded.*	£ s. d.	£ s. d.
		Foreign Government Securities	326,996 5 9	
		Foreign Railway Bonds and Debentures	202,625 12 5	
				529,621 18 2
		Cash with Bankers and on Deposit	290,621 17 3	
		Bills Receivable	571 2 6	
		Home Branches' and Agents' Balances	107,988 3 10	
		Foreign	230,392 17 4	
		Outstanding Premiums	2,926 7 5	
		Accrued Interest and Sundry Debtors	36,263 15 2	
				668,764 3 6
	£4,275,075 18 4			£4,275,075 18 4

THE MARINE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

Balance Sheet.

LIABILITIES.

Capital account, viz.:—			
Capital subscribed		£ 1,000,000 0 0	
Less amount not called up		400,000 0 0	
			£600,000 0 0
Reserve fund			420,000 0 0
Sundry creditors			15,930 9 1
Balance of underwriting account on the 31st December, 1911		£ 467,546 9 2	
The amount of settlements during 1912 applicable to 1911 and former years, was	£ 107,601 9 4		
Amount paid for dividends	90,000 0 0		
Amount added to reserve fund	20,000 0 0		
		217,601 9 4	
			249,944 19 10
Net amount of premiums and interest on investments for 1912, was		£ 391,677 15 3	
Settlements and office expenses for the year 1912 were		217,202 17 11	
			174,474 17 4
			£1,460,350 6 3

ASSETS.

Securities:—		
Government, Metropolitan and Stock guaranteed by Government	£ 114,613 0 8	
Indian Government	39,862 15 4	
Indian Railway	84,787 14 0	
Colonial	81,364 2 10	
Foreign Government and American	487,157 6 0	
British Railway	115,529 7 5	
Other	304,714 19 0	
Total amount of securities		£1,228,029 5 3
House property in London and Amsterdam		73,872 7 1
Amount due for premiums and on reinsurance account		88,463 3 3
Bills receivable		1,793 18 10
Cash and stamps in hand		303 9 8
Cash at bankers and on deposit		67,888 2 2
		£1,460,350 6 3

NATIONAL PROVINCIAL PLATE GLASS.

General Business Statement for the Year ending December 31 1912.

REVENUE ACCOUNT.

				£	s.	d.
Amount of General Insurance Fund at the beginning of the year— Reserve for unexpired risks	£ 21,111	18	4			
Additional reserve	17,760	16	3			
				38,872	14	7
Premiums				58,767	3	0
Interest dividends and rents	£ 2,377	10	3			
Less Income Tax thereon	107	5	3			
				2,270	5	0
				£99,910	2	7

				£	s.	d.
Claims under policies paid and outstanding				28,835	9	0
Commission				10,606	2	7
Expenses of management				10,703	19	0
Bad debts				38	5	2
Septennial returns				893	3	8
Transferred to Profit and Loss Account				7,437	18	5
Amount of General Insurance Fund at end of year as per Balance Sheet— Reserve for unexpired risks being 40% of Premium income for the year	£ 23,634	8	6			
Additional reserve	17,760	16	3			
				41,395	4	9
				£99,910	2	7

BALANCE SHEET.

LIABILITIES.	£	s.	d.
To Shareholders' Capital:			
4,105 shares of £5 each fully paid.	20,525	0	0
General Insurance Fund	41,395	4	9
Profit and Loss Account	1,246	10	4
Claims admitted or intimated but not paid	1,330	2	5
Sundry creditors	5,927	18	0
	£70,424	15	6

ASSETS.	£	s.	d.	£	s.	d.
By Investments—						
Deposit with the High Court—						
Bank of England Stock	13,943	15	0			
Great Western Ry. 4% debenture stock	1,696	0	0			
Metropolitan Ry. 3½% debenture stock	1,477	13	3			
New Zealand 4% stock	2,020	0	0			
New South Wales 4% stock	1,212	0	0			
				20,349	8	6
British Government Securities				2,281	15	1
Colonial Government Securities				498	9	3
Foreign Government Securities				7,541	3	11
Freehold ground rents				783	17	10
House Property				12,686	7	8
Railway and other debentures and debenture stocks, Home, and Foreign				3,939	3	10
Railway and other ordinary stocks and shares				5,151	1	2
Stock of glass, vans, horses and harness				4,202	1	7
By cash in hand and on current acct.				511	6	5
Stock of stationery and stamps				305	14	6
Office furniture and safes				98	5	0
Agents' balances				9,965	1	4
Outstanding premiums				1,535	11	4
Outstanding interest, dividends and rents				79	12	8
Interest accrued but not payable				495	15	2
				£70,424	15	6

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1912.

FIRE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the year:—		
Reserve for Unexpired Risks	£ 951,616 1 3	
Additional Reserve	1,550,000 0 0	
	£	2,501,616 1 3
Premiums		2,435,994 7 9
Interest Dividends and Rents	84,125 11 2	
Less Income Tax thereon	2,452 16 9	81,672 14 5
		£5,019,283 3 5

		£ s. d.
Claims under Policies paid and Outstanding		1,285,292 6 10
Commission		400,955 3 5
Expenses of Management		*468,069 7 9
Contributions to Fire Brigades		8,743 16 0
Transferred to Profit and Loss Account:—		
(*a*) Surplus on Fire Business for year	£ 250,151 19 11	
(*b*) Interest Dividends and Rents less Income Tax thereon	81,672 14 5	331,824 14 4
Amount of Fire Insurance Fund at the end of the year—		
Reserve for Unexpired Risks being 40 per cent of Premium Income for the year	£ 974,397 15 1	
Additional Reserve	1,550,000 0 0	2,524,397 15 1
		£5,019,283 3 5

*DETAILS OF EXPENSES OF MANAGEMENT.

Salaries at Home and Abroad including Directors' Fees	£ 314,950 8 7
Foreign and Colonial Government Taxes and Licenses, Rents, and Sundry Office Expenses	111,108 19 6
Agents' Charges and Travelling Expenses	37,383 17 0
Books, Advertising, Postages, Telegrams, etc	51,370 9 8
Retiring Allowances	9,871 17 7
Law Expenses	4,004 10 1
Salvage Corps, etc	8,104 19 4
	£ 536,795 1 9
Deduct—Applicable to other Departments	68,725 14 0
	£ 468,069 7 9

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's Account				1,246,544	3	7
Interest and Dividends not carried to other Accounts	£123,306	18	9			
Less Income Tax thereon	3,595	0	0			
				119,711	18	9
Transferred from Fire Account:—						
(*a*) Surplus on Fire Business for year	£ 250,151	19	11			
(*b*) Interest Dividends and Rents less Income Tax thereon	81,672	14	5			
				331,824	14	4
Shareholders' Life Annuity and Sinking Fund Profit Account				37,738	8	0
Transfer Fees				160	15	0
				£1,735,979	19	8

	£	s.	d.
Dividend to Shareholders for 1911 paid in May and November 1912 less tax	207,166	13	4
Dividend on Preference Stock paid in January and July less tax	65,916	13	4
Superannuation Fund	2,000	0	0
Irrecoverable Balances	399	5	9
Income Tax	8,425	10	8
Written off Purchase Price of Shares of other Companies	108,463	4	4
Balance	1,343,608	12	3
	£1,735,979	19	8

BALANCE SHEET.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' Capital:—						
Authorised—						
Shares	3,000,000	0	0			
4% Preference Stock	3,000,000	0	0			
	£6,000,000	0	0			
Subscribed—						
110,000 Shares of £25 each	2,750,000	0	0			
4% Preference Stock	1,750,000	0	0			
	£4,500,000	0	0			
Paid up—£6 5s. per Share				687,500	0	0
" Preference Stock				1,750,000	0	0
				£2,437,500	0	0
Profit and Loss				1,343,608	12	3
Dividends unclaimed				7,484	7	7
Superannuation Fund				179,299	12	10
Shareholders' Life Annuity and Sinking Fund Profit Account				113,215	4	0

ASSETS.

	£	s.	d.
Investments:—			
British Government Securities	528,110	6	9
Public Boards in the United Kingdom	85,628	14	11
Indian and Colonial Government Securities	190,644	14	11
Indian and Colonial Provincial Securities	5,147	17	7
Indian and Colonial Municipal Securities	253,644	2	10
Foreign Government Securities	299,838	8	8
Foreign Provincial Securities	107,186	6	11
Foreign Municipal Securities	370,505	12	3
Railway and other Debentures and Debenture Stocks—Home and Foreign	1,459,419	10	6
Railway and other Preference and Guaranteed Stocks	20,729	7	5
Guaranteed Indian Railway Stock	68,923	18	5
Foreign Railway and other Preference and Guaranteed Stocks	364,388	0	7
Railway Ordinary Stocks	94,758	1	6
Stocks and Shares other than Railway Stocks	340,916	1	7
Indian Government Railway Annuities	20,967	12	0
Shares of other Companies purchased	1,250,000	0	0
Feu Duties and Feuing Ground	6,131	3	9
House Property in Edinburgh London etc. partly occupied as Offices of Company, and partly let	718,832	0	9
Salvage Corps Premises	14,812	19	11
Agents' Balances	470,406	5	2
Outstanding Premiums	75,327	14	5
Outstanding Interest, Dividends and Rents	25,524	7	4
Bills receivable	35,562	0	10

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES.—*Con.*				£	s.	d.
FIRE DEPARTMENT.						
Fire Insurance Fund				2,521,397	15	1
Outstanding Liabilities				443,790	9	10
Claims admitted or intimated but not paid	£ 197,801	19	11			
Bills Payable	5,412	3	5			
Reinsurance Premiums	207,125	8	8			
Sundry Outstanding Balances	31,772	10	5			
Interest received but not due	1,678	7	5			
	£443,790	9	10			
				£7,049,296	1	7

ASSETS.—*Con.*	£	s.	d.
Cash—On Deposit	35,500	0	0
In hand and on Current Account	182,639	14	2
Due by Life Branch	3,750	18	5
Short Loan on Security	20,000	0	0
	£7,049,296	1	7

Note.—Part of the above Assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The premiums received last year amounted to £1,244,464, showing, in comparison with the premiums of the previous year, an increase of £1,489.

The losses incurred amounted to £659,788, or 53·0 per cent of the premiums. The general average of the experience of the Company from the beginning is now 57·5 per cent, or, including its provision for losses on current risks, 59·4 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £468,406, or 37·7 per cent of the premiums, a ratio slightly higher than that of the previous year.

The result is that, after charging the Account with £622,232, being 50 per cent of the premiums of the year, and crediting it with £621,487, the amount similarly charged in 1911, there remains a credit balance of £115,526. This sum, together with the interest earned by the Fire Fund, £67,016, has been transferred to the Profit and Loss Account.

PROFIT AND LOSS.

The Balance of the profit and loss account (as per account No. 10) is..£ 353,418 2 4

Made up as follows:—

Amount brought forward from the year 1911 after giving effect to the resolutions passed at the General Meeting...		£207,070 7 11	
Transferred from Fire and Accident Accounts..............		195,310 16 4	
Interest not carried to other accounts......................		14,551 6 10	
		£416,932 11 1	
Less—			
Interim Dividend paid in November last.....	£42,375 0 0		
Sundry debits as detailed in Account.........	21,139 8 9	63,514 8 9	
		£353,418 2 4	
Out of this the Directors propose—			
To add to the Fire Fund (which will then amount to £1,200,000)..		£100,000 0 0	
To pay a further dividend on account of the year 1912 of 4s. per share (less Income Tax), absorbing................		56,500 0 0	
To pay a bonus of 1s. per share (less Income Tax), on account of the year 1912, absorbing............................		14,125 0 0	
			£ 470,625 0 0
Leaving to be carried forward......................			£ 182,793 2 4

DIVIDEND.

From the preceding portion of the report it will be seen that the total amount proposed to be distributed amongst the shareholders for the year 1912 is £113,000, viz.:—

	£ s. d.		
Interim dividend of	0 3 0	per share (less income tax) paid in November last........ ....£	42,375
Dividend................	0 4 0	" " " (making 7s. per share for the year) to be paid now..	56,500
Bonus of............	0 1 0	" (less income tax)..	14,125
Total....................................			£113,000

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Continued.*

General Business Statement for the Year ending December 31, 1912 —*Continued.*

FUNDS.

After providing for payment of the proposed dividend and bonuses, the funds of the company, as at December 31, 1912, will stand as follows:—

	£	s.	d.
Capital subscribed, £3,000,000 paid up	300,000	0	0
Fire reserve fund and unearned premium reserve	1,822,231	17	1
Life and annuity funds	5,259,609	0	4
Endowment and capital redemption fund	102,089	9	10
Employers' liability and accident funds	60,357	11	6
Staff funds	158,071	15	11
Investment reserve fund	35,974	17	0
Profit and loss balance	182,793	2	4
	£7,921,127	14	0

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

FIRE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—						
Reserve for unexpired risks	621,487	8	11			
Additional Reserve	1,000,000	0	0	1,621,487	8	11
Amount transferred from Profit and Loss Account in terms of Resolution of General Meeting held 1st May, 1912				100,000	0	0
Premiums				1,244,463	14	3
Interest, Dividends and Rents	70,794	17	10			
Less Income Tax thereon	3,778	15	5	67,016	2	5
				£3,032,967	5	7

	£	s.	d.	£	s.	d.
Claims under Policies paid and outstanding				659,788	1	9
Commission				182,379	6	8
Expenses of Management				282,813	8	2
Contributions to Fire Brigades				3,212	18	1
Transferred to Profit and Loss Account:—						
Profit for the year	£ 115,525	11	5			
Interest	67,016	2	5	182,541	13	10
Amount of Fire Insurance Fund at the end of the year, as per Balance Sheet:—						
Reserve for unexpired risks, being 50% of Premium Income for the year	622,231	17	1			
Additional Reserve	1,100,000	0	0	1,722,231	17	1
				£3,032,967	5	7

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account				377,695	7	11
Interest, dividends and rents not carried to other accounts	£ 15,374	19	2			
Less income tax thereon	823	12	4	14,551	6	10
Amounts transferred from:—						
Employers' Liability account	£ 6,075	13	6			
Fire account	182,541	13	10			
General account	4,867	3	11			
Accident account	1,826	5	1	195,310	16	4
				£ 587,557	11	1

	£	s.	d.
Amount transferred to Fire Fund in terms of resolutions of general meeting, held 1st May, 1912	100,000	0	0
Loss on exchange	1,303	7	10
Dividend and bonus declared May 1st, 1912	70,625	0	0
Dividend declared October 17th, 1912	42,375	0	0
Income tax not carried to other accounts	10,057	11	4
Allowances to families of deceased officers	381	13	4
Company's moiety of assurance premiums of staff	1,648	17	5
Agents' and other balances irrecoverable	229	3	10
Balance, as per balance sheet	353,418	2	4
Loss on Investments realized	4,274	11	11
Estimated loss on loan	3,244	3	1
	£ 587,557	11	1

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

BALANCE SHEET.

Liabilities.

	£	s.	d.
Shareholders' Capital paid up	300,000	0	0
Fire Insurance Fund	1,722,231	17	1
Life Assurance Funds:—			
Participation	3,997,626	9	0
Non-Participation	331,239	1	10
Annuity Fund	930,743	9	6
Endowment and Capital Redemption Fund	102,089	9	10
Employers' Liability Insurance Fund	40,023	19	3
Accident Insurance Fund	3,634	3	4
General Insurance Fund	16,699	8	11
Staff Pension Fund	147,817	4	8
Fletcher Trust Fund	10,254	11	3
Profit and Loss Account	353,118	2	4
Investment Reserve Fund	35,974	17	0
	£ 7,991,752	14	0
Claims admitted or intimated but not paid—			
Life Assurance	49,340	8	9
Fire Insurance	123,758	7	5
Unclaimed Surrender Values	3,116	16	7
Annuities due and unpaid	662	16	0
Outstanding Charges and Income Tax	52,607	3	0
Bills Payable	31,051	13	11
Due to other Companies and Agents	95,705	18	3
Shareholders' Dividends unclaimed	1,368	18	10
	£8,349,364	16	9

Assets.

	£	s.	d.
Mortgages on Property within the United Kingdom	289,460	16	5
Mortgages on Property out of the United Kingdom	22,679	12	5
Loans on Parochial and other Public Rates	262,458	16	5
" Life Interests	53,615	13	9
" Reversions	44,658	11	3
" Stocks and Shares	3,000	0	0
" Company's Policies within their Surrender Values	250,604	5	7
Investments—			
Deposit with High Court—			
(£28,000 South-Eastern Ry. 3% Preference Stock)	20,440	0	0
British Government Securities	445,207	14	2
Municipal and County Securities, United Kingdom	470,755	5	11
Indian and Colonial Government Securities	535,976	13	10
Indian and Colonial Provincial Securities	110,824	1	3
Indian and Colonial Municipal Securities	329,143	19	1
Foreign Government Securities	734,818	17	11
Foreign Provincial Securities	47,928	16	3
Foreign Municipal Securities	630,799	6	10
Railway and other Debentures and Debenture Stocks—			
Home and Foreign	1,699,165	9	4
Railway and other Preference and Guaranteed Stocks	577,033	3	5
Railway and other Ordinary Stocks	54,623	6	7
Rent Charges	2,699	3	5
Freehold Ground Rents	45,101	7	10
House Property (Company's Offices)	612,152	2	7
House Property (Mortgages foreclosed)	8,116	1	1
Company's Interest in Salvage Corps' Buildings	6,905	5	7
Reversions	404,425	3	8
Agents' Balances	352,246	5	2
Outstanding Premiums	33,466	14	3
Outstanding Interest, Dividends and Rents	5,485	17	0
Interest accrued but not payable	78,115	8	3
Bills Receivable	32,217	7	5
Cash—			
On deposit	55,701	0	0
On hand and on current account	129,189	9	1
Stamps in hand	349	1	0
	£8,349,364	16	9

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

The Fire Account shews that after deduction of reinsurances the net premiums amounted to £1,155,064, and the net Losses paid and outstanding to £615,960. After charging Agents' Commission and all expenses of management, there is a trading surplus of £122,143, of which £23,989 is carried to Profit and Loss, leaving a balance in this Account of £1,215,308.

Profit and Loss. There is transferred to this account from trading profits sums in addition to interest sufficient to provide a balance of £62,150, out of which an Interim Dividend of twelve shillings per share, less Income Tax, was paid in January last, and the Directors recommend that a further Dividend of eighteen shillings per share, less Income Tax, to be paid on the 5th June next, making thirty shillings per share for the year 1912.

The Assets of the Society as shewn in the Balance Sheet amount to £2,484,290, as compared with £2,296,381 for the previous year.

FIRE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fire Insurance Fund at the beginning of the year:—			Claims under Policies, paid and outstanding	608,801 18 7	
Reserve for Unexpired Risks	447,411 11 5		Contributions to Fire Brigades	7,158 4 9	
Additional Reserve	669,742 1 1				615,960 3 4
		1,117,153 12 6	Commission		224,236 7 7
Premiums		1,155,064 3 4	Colonial and Foreign Taxes	18,809 2 1	
			Expenses of Management	173,914 16 9	
					192,723 18 10
			Portion of Profit transferred to Profit and Loss Account		23,989 4 4
			Amount of Fire Insurance Fund at end of the year:—		
			Reserve for Unexpired Risks, being 40 per cent of Premium Income for the year	462,025 13 4	
			Additional Reserve	753,282 8 5	
					1,215,308 1 9
		£2,272,217 15 10			£2,272,217 15 10

THE NORWICH UNION FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance of Last Year's Account	62,150	0	0
Interest and Dividends	79,320	19	4
Portion of Profit transferred from Fire Account	23,989	4	4
Amount transferred from Accident Account	26,186	12	11
Transfer Fees	52	17	6
	£191,699	14	1

	£	s.	d.	£	s.	d.
Dividends to Shareholders	66,000	0	0			
Less Income Tax	3,850	0	0			
				62,150	0	0
Debenture Interest	23,200	0	0			
Less Income Tax	1,353	6	8			
				21,846	13	4
Income Tax				13,056	1	7
Bad Debts				651	19	10
Decreased value of Investments, *less* Profit on Sale and Maturity of Stocks				31,844	19	4
Balance as per Balance Sheet				62,150	0	0
				£191,699	14	1

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital Subscribed—			
£1,100,000 in 44,000 Shares of £25 each, £3 paid up	132,000	0	0
"Norwich and London" Debenture Stock	580,000	0	0
Fire Insurance Fund	1,215,308	1	9
Accident and Employers' Liability Insurance Fund	318,614	4	6
Clerks' Superannuation and Benefit Funds	40,821	12	2
Profit and Loss Account	62,150	0	0
	£2,348,893	18	5
Fire Claims admitted or intimated, but not paid	114,422	4	7
Sundry Creditors, Fire	5,723	6	7
Sundry Creditors, Accident	6,354	3	0
Bills Payable	8,897	6	4
	£2,484,290	18	11

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on Property within the United Kingdom				14,750	0	0
Loans on Parochial and other Rates				26,585	0	0
Investments—						
Deposit with High Court:						
£7,500 Bank of England Stock	£ 18,018	15	0			
£5,000 Consols	3,757	16	3			
				21,776	11	3
British Government Securities				200,669	7	6
Municipal and County Securities, United Kingdom				39,038	19	2
Indian and Colonial Government Securities				149,969	4	8
Indian and Colonial Provincial Securities				14,675	0	0
Indian and Colonial Municipal Securities				107,005	17	0
Foreign Government Securities				132,542	9	2
Foreign Provincial Securities				66,221	5	0
Foreign Municipal Securities				180,297	14	1
Railway and other Debentures and Debenture Stocks (Home and Foreign)				577,578	15	3
Railway and other Preference and Guaranteed Stocks				164,007	13	1
Railway and other Ordinary Stocks				41,403	9	9
House Property				148,873	18	10
Agents' Balances				169,490	2	10
Outstanding Premiums				86,168	14	2
Interest accrued but not payable				23,413	12	3
Bills receivable				7,227	5	2
Cash—						
On Deposit				104,295	3	3
In hand and on Current Account				208,300	16	6
				£2,484,290	18	11

PALATINE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912

FIRE REVENUE ACCOUNT.

To	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—						
Reserve for unexpired risks	£ 181,181	0	0			
Additional Reserve	341,877	5	7			
				523,058	5	7
Premiums after deduction of Reinsurances				484,349	17	8
Interest and Dividends				25,470	7	3
				£ 1,032,878	10	6

By	£	s.	d.	£	s.	d.
Claims under Policies paid and outstanding after deduction of Reinsurances				266,434	5	8
Commission and Brokerage				102,662	18	1
State Charges—Foreign				13,154	2	1
Contributions to Fire Brigades				1,142	13	10
Expenses of management				53,040	5	5
Bad debts				250	15	6
Interest on loans				3,148	5	7
Amount to Profit and Loss				22,322	1	8
Amount of Fire Insurance Fund at the end of the year:—						
Reserve for unexpired risks being 40 per cent of the premium income for the year	£ 193,740	0	0			
Additional reserve	376,983	2	8			
				570,723	2	8
				£1,032,878	10	6

PROFIT AND LOSS.

To	£	s.	d.
Balance of last year's account	22,275	0	0
Transferred from Revenue Account	22,322	1	8
	£44,597	1	8

By	£	s.	d.
Dividends paid to ordinary shareholders for 1911	22,275	0	0
Dividends paid to preference shareholders	47	1	8
Balance	22,275	0	0
	£ 44,597	1	8

PALATINE INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

		£ s. d.
Shareholders' Capital—		
Preference—100 shares of £10 each fully paid		1,000 0 0
Ordinary—9,900 Shares of £10 each fully paid		99,000 0 0
Fire Insurance Fund		570,723 2 8
Investment Reserve		451 5 8
Loan Account		39,606 17 7
Bills Payable		3,011 13 7
Claims admitted or intimated but not paid less amounts recoverable under Reinsurances		44,925 0 0
Amounts due to agents and others	£ 3,342 0 6	
Amounts due to other Companies for Reinsurances	24,608 0 3	
		27,950 0 9
Balance Profit and Loss Account		22,275 0 0
		£ 808,943 0 3

ASSETS.

	£ s. d.
Investments—	
British Government Securities	10,237 10 0
Colonial Municipal Securities	12,340 16 4
Foreign Government Securities	42,717 3 5
Foreign Municipal Securities	131,228 9 6
Railway and other Debentures and Debenture Stocks—Home and Foreign	349,444 10 6
Railway and other Preference and Guaranteed Stocks	71,188 10 7
Ordinary Stocks	200 0 0
Branch and Agency Balances	93,825 15 6
Bills Receivable	1,000 0 0
Outstanding Interest	304 18 8
Amounts due by other Companies for Reinsurances and Losses	34,819 12 6
Cash on hand and in current account	61,635 13 3
	£ 808,943 0 3

PROVINCIAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks at December 31 1911	8,668	0	0	Losses (paid and outstanding) after deduction of reinsurances	10,137	15	8
Premiums, less reinsurances	24,144	18	5	Expenses of management	7,396	0	10
				Commission	3,160	14	4
				Transfer to profit and loss account	2,460	7	7
				Reserve for unexpired risks at December 31, 1912 (40% of the net premiums)	9,658	0	0
£	32,812	18	5	£	32,812	18	5

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year	904	19	0	Dividend of 5% less income tax	4,237	10	0
Interest and dividends received and outstanding	4,783	15	1	Transferred to general reserve fund	3,000	0	0
Profit from fire account	2,460	7	7	Balance to next year	945	14	3
Profit from accident account	34	2	7				
£	8,183	4	3	£	8,183	4	3

BALANCE SHEET.

LIABILITIES.				£	s.	d.
Shareholders' Capital—						
Authorized—25,000 shares of £10 each £250 000						
Subscribed—18,000 shares of £10 each. £180,000						
Paid up—18,000 shares of £5 each	£90,000	0	0			
General reserve fund	21,000	0	0			
Fire account—reserve for unexpired risks	9,658	0	0			
Accident account—reserve for unexpired risks	5,583	0	0			
Profit and loss account	945	14	3			
Total funds available for fire and accident liabilities				127,186	14	3
Dividend of 5%, less income tax				4,237	10	0
Outstanding fire losses				1,320	0	0
Outstanding accident claims				2,005	0	0
Sundry liabilities				497	0	0
				£ 135,246	4	3

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	1,615	0	0
Consols	15,284	3	3
Indian and colonial securities	7,933	19	1
Railway and other debentures and debenture stocks	33,726	5	5
Railway stocks preference and guaranteed	39,334	4	9
Railway and other ordinary stocks	10,985	13	9
Freehold property	10,150	0	0
Agents' balances	5,474	16	1
Outstanding interest	1,700	0	0
Outstanding premiums	2,430	0	0
Cash at bankers, at branches and in hand	4,725	1	11
Office furniture, fittings, &c., less depreciation	1,887	0	0
£	135,246	4	3

THE ROYAL EXCHANGE ASSURANCE.

General Business Statement for the Year ending December 31, 1912.

Fire Department.

The net premiums for the year amounted to £839,607 5s. 0d., which with interest gave a total income of £844,315 11s. 8d. The losses after providing for all claims known to have occurred on or before the 31st December, amounted to £435,789 13s. 9d. The commission was £153,668 1s. 7d. and the expenses of management were £157,525 16s. 4d. Full provision has been made in each case for outstanding items.

The Fire Fund after transferring £76,156 11s. 8d. to the Profit and Loss account amounts to £385,843.

Fire Insurance Revenue Account.

		£ s. d.			£ s. d.
Amount of fire insurance fund at the beginning of the year—			Claims under policies paid and outstanding		435,789 13 8
Reserve for unexpired risks	£319,300 0 0		Commission		153,668 1 7
Additional reserve	50,000 0 0		Expenses of management		157,525 16 4
		369,300 0 0	Bad debts		246 4 6
Premiums		839,607 5 0	Contributions to fire brigades		4,386 3 11
Interest, dividends and rents	£ 5,000 0 0		Transferred to profit and loss account		76,156 11 8
Less income tax thereon	291 13 4		Amount of fire insurance fund at the end of the year, as per balance sheet—		
		4,708 6 8	Reserve for unexpired risks being 40 p.c. of the premium income for the year	£335,843 0 0	
			Additional reserve	50,000 0 0	
					385,843 0 0
		£ 1,213,615 11 18			£ 1,213,615 11 8

Profit and Loss Account.

		£ s. d.		£ s. d.
Balance of last year's account		464,168 6 9	Dividend to proprietors	68,921 19 8
Interest, dividends and rents not carried to other accounts	£48,493 5 8		Expenses not charged to other accounts	23,815 13 2
Less income tax thereon	2,519 1 6		Transferred to marine insurance account	51,500 0 0
		45,974 4 2	Balance, as per balance sheet	512,075 7 1
Transferred from fire insurance account		76,156 11 8		
Transferred from marine insurance account		38,164 16 2		
Transferred from employers' liability insurance account		16,047 8 5		
Transferred from personal accident insurance account		2,975 7 10		
Transferred from general insurance account		11,418 1 1		
Transferred from trustee and executor account		1,288 14 7		
Conscience money		119 9 3		
		£ 656,312 19 11		£ 656,312 19 11

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life assurance fund	3,529,278	9	8
Annuity fund	903,961	10	4
Capital redemption fund	60,995	5	10
Fire insurance fund	385,843	0	0
Personal accident insurance fund	12,250	0	0
Employers' liability insurance fund	86,264	0	0
General insurance fund	54,208	0	0
Marine insurance fund	267,280	12	8
Profit and loss account (general reserve fund)	512,075	7	1
Claims admitted or intimated, but not paid—			
Life assurance	25,007	14	8
Fire insurance	80,489	10	5
Capital redemption	24	4	6
Annuities due and unpaid	5,735	0	0
Surrendered and settlement policies suspense accounts	4,936	8	6
Deposit fund (clerks' savings)	21,242	0	5
Security deposit fund (security for agents and others	1,770	0	0
Pension and other reserve funds	54,990	8	1
Bills payable	4,186	4	4
Sundry creditors	95,342	5	1
	£ 6,795,099	19	5

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	725,740	14	0
Mortgages on property out of the United Kingdom	8,385	10	1
Loans on parochial and other public rates	192,904	8	7
Loans on life interests	177,345	14	1
Loans on reversions	152,059	2	2
Loans on stocks and shares	212,363	15	0
Loans on Company's policies within their surrender values	177,951	6	6
Loans on personal security	133,966	3	9
Investments:—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England Stock	102,206	0	2
Municipal and county securities, United Kingdom	52,741	3	7
Indian and Colonial Government securities	93,407	16	10
Indian and Colonial Provincial securities	16,454	10	0
Indian and Colonial Municipal securities	78,656	13	8
Foreign Government securities	325,054	11	6
Foreign Provincial securities	47,762	16	6
Foreign Municipal securities	288,368	14	8
Railway and other debentures and debenture stocks—Home and Foreign	1,741,236	16	6
Railway and other preference and guaranteed stocks	374,119	2	6
Railway and other ordinary stocks	175,269	19	11
Freehold ground rents	128,682	18	8
House property	502,391	6	0
Life interests	62,822	10	8
Reversions	73,375	2	9
Agents' balances	534,319	2	2
Outstanding premiums	29,965	5	0
Outstanding interest, dividends and rents	12,622	13	5
Interest accrued but not payable	65,243	0	0
Bills receivable	7,860	8	10
Marine stamps	477	7	7
Cash:—			
On deposit	140,832	16	6
In hand and on current account	140,262	7	10
	£ 6,795,099	19	5

ROYAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The net Premiums amounted to £4,107,808 18s. 6d., and the losses to £2,081,953 5s. 4d. After charging Commission, Expenses of Management, and Fire Brigade Contributions, the Surplus of £524,192 9s. 2d. has been carried to Profit and Loss, from which account the sum of £300,000 has been transferred to the Fire Fund, increasing the same to £3,300,000.

PROFIT AND LOSS.

The amount at the credit of the Profit and Loss Account after payment of the Final Dividend for the year 1911 was				£1,022,795 14 1
To which have been added—				
From Fire Account			£524,192 9 2	
From Marine Account			103,396 2 10	
Interest *less* Income Tax not carried to other Accounts			287,195 1 7	
			£914,783 13 7	
Less Income Tax for the year 1912			29,490 16 2	
				885,292 17 5
				£1,908,088 11 6
Amounts carried to—				
Fire Fund			£300,000 0 0	
Superannuation Fund			25,000 0 0	
Amount written off Investments			150,000 0 0	
				475,000 0 0
				£1,433,088 11 6
Less—				
Interest on Debenture Stock—				
Paid 1st July, 1912		£15,891 11 10		
Provision for amount due and paid 1st Jan., 1913		15,891 11 7		
			£31,783 3 5	
Dividend—				
Interim: 12s. 6d. per share less Income Tax paid 15th November 1912		£173,306 13 9		
Provision for Final Dividend: 10s. 6d. per share less Income Tax, from Fire and Marine Profits and Interest	£145,577 12 2			
2s. per share less Income Tax from Life Profits	27,729 1 7	173,306 13 9	346,613 7 6	378,396 10 11
Balance of Profit and Loss as per Balance Sheet				£1,054,692 0 7

THE ROYAL INSURANCE COMPANY, LIMITED—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 *Continued.*

FUNDS.

After providing for debenture interest and the final dividend for 1912, the funds of the company will stand as follows, viz.:—

	£	s.	d.	£	s.	d.
Capital paid up				£ 441,702	0	0
Life assurance fund	£ 10,174,210	1	0			
Annuity fund	776,278	11	6			
				10,950,488	12	6
Capital redemption assurances fund				28,247	3	11
Personal accident fund	£ 51,658	18	0			
Employers' liability fund	229,333	4	9			
General insurances account	281,647	4	7			
				562,639	7	4
Marine Fund				972,023	4	11
Superannuation fund				121,408	1	1
Fire fund	£ 3,300,000	0	0			
Reserve fund	1,600,000	0	0			
Balance of profit and loss	1,054,692	0	7			
				5,954,692	0	7
				£ 19,031,200	10	4

FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Fire Fund at the beginning of the year:						
Reserve for unexpired risks	£1,581,391	0	0			
Additional Reserve	1,418,609	0	0			
				£3,000,000	0	0
Premiums after deduction of Reinsurances				4,107,808	18	6
Transferred from Profit and Loss				300,000	0	0
				£7,407,808	18	6

	£	s.	d.	£	s.	d.
Claims paid and outstanding				2,081,953	5	4
Commission				663,640	9	10
Expenses of management				829,710	16	0
Contributions to Fire Brigades				8,311	18	2
Surplus carried to Profit and Loss				524,192	9	2
Fire Fund at the end of the year—						
Reserve for unexpired risks, being 40% of premiums	£1,643,123	0	0			
Additional Reserve	1,656,877	0	0			
				3,300,000	0	0
				£7,407,808	18	6

THE ROYAL INSURANCE COMPANY, LIMITED—*Concluded.*

General Business Statement for the Year ending December 31, 1912.—*Concluded.*

PROFIT AND LOSS ACCOUNT.

		£ s. d.
Balance of last year's account		1,022,795 14 1
Interest and dividends not carried to other accounts	£ 299,562 14 5	
Less income tax	12,367 12 10	
		287,195 1 7
Surplus from fire account		524,192 9 2
Profit from marine account		103,396 2 10
		£ 1,937,579 7 8

		£ s. d.
Dividend for year 1912—		
Interim payment	£ 173,306 13 9	
Provision for final payment	173,306 13 9	
		346,613 7 6
Interest on Debenture Stock—		
Paid 1st July, 1912	£ 15,891 11 10	
Provision for payment due 1st January 1913	15,891 11 7	
		31,783 3 5
Income tax for the year 1912		29,490 16 2
Amount written off investments		150,000 0 0
Transferred to—		
Fire fund		300,000 0 0
Superannuation fund		25,000 0 0
Balance carried forward		1,054,692 0 7
		£ 1,937,579 7 8

BALANCE SHEET.

LIABILITIES.

Shareholders' capital paid up—294,468 shares of £10 each £1 10s. per share paid		£ 441,702 0 0
Life Assurance fund		10,174,210 1 0
Annuity fund		776,278 11 6
Capital Redemption assurances fund		28,247 3 11
Personal accident fund		51,658 18 0
Employers' liability fund		229,333 4 9
General insurances account		281,647 4 7
Marine fund		972,023 4 11
Superannuation fund		121,408 1 1
Fire fund		3,300,000 0 0
Reserve fund		1,600,000 0 0
Profit and loss account		1,054,692 0 7
		£19,031,200 10 4
4% Redeemable debenture stock		843,800 0 0
Perpetual insurance account		17,715 3 9
Claims admitted or intimated but not paid:—		
Life	£80,243 19 11	
Fire	223,497 1 3	
Marine	70,779 7 6	
General	87,500 0 0	
		462,020 8 8
Annuities due and unpaid		392 11 4
Outstanding dividends		3,470 12 5
Outstanding balances		76,113 14 7
Bills payable		16,966 7 10
Balance of reinsurance accounts		480,917 15 2
Debenture interest due 1st January 1913		15,891 11 7
Final dividend payable 20th May, 1913		173,306 13 9
		£21,121,795 9 5

ASSETS.

Mortgages on property within the United Kingdom		£1,782,756 14 6
" " out of the United Kingdom		231,151 18 10
Loans on parochial and other public rates		586,140 14 8
" Life interests		112,685 0 0
" Reversions		10,250 0 0
" Company's Policies within their surrender values		597,440 4 4
Investments:—		
Deposit with the High Court		20,064 0 0
British Government securities		362,505 5 6
Municipal and county securities, United Kingdom		221,150 12 11
Indian and Colonial Government Securities		233,325 10 8
" provincial securities		153,708 10 0
" municipal securites		232,186 8 7
Foreign government securites		304,949 17 8
" provincial securities		327,024 14 7
" municipal securities		652,230 4 5
Railway and other Debentures and debentures stocks—Home and foreign		5,291,705 6 11
Railway and other preference and guaranteed stocks		4,094,780 5 0
Railway ordinary stocks (of which £393,200 os. od. is preferred)		473,786 13 11
Shares of incorporated companies		397,889 0 0
Freehold ground rents		130,544 9 10
House property—Freehold:—		
United Kingdom	£1,383,302 6 2	
India and Colonies	318,505 12 4	
United States	930,927 16 6	
Other foreign countries	144,730 5 0	
		2,777,466 0 0
" Leasehold		176,848 17 3
Agents' balances		1,056,579 1 10
Outstanding Premiums		24,861 12 4
Outstanding interest, dividends, and rents		7,278 12 3
Interest accrued but not payable		158,666 5 2
Bills receivable		76,057 14 4
Cash:—		
On deposit		13,622, 12 1
In hand and on current account		614,139 1 10
		£21,121,795 9 5

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

General Business Statement for the Year ending December 31, 1912.

FIRE INSURANCE ACCOUNT.

The Premium Revenue was		£721,082 4 5
The Claims, including Contributions to Fire Brigades and full provision for all outstandings, were	£ 370,776 8 10	
The Commission and other Expenses amounted to	258,899 18 0	
		629,676 6 10
		£91,404 17 7
Adding the Interest, less Income Tax, on the Fire Insurance Fund		14,336 7 5
There is a Surplus of		£105,742 5 0
Of this Surplus there has been added to the Fire Insurance Fund	£ 6,591 5 8	
And carried to Profit and Loss Account	99,150 19 4	
		105,742 5 0

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

Balance brought forward from last year after payment of 1911 Dividend		£192,079 10 8
Interest, Dividends, and Rents, less Income Tax		37,288 5 0
Profit realized in the Accounts shown		106,675 12 1
Transfer Fees		42 15 0
		£336,086 2 9
Less—		
Interest on Accident Bonds	£ 6,137 6 4	
Income tax on Profits	2,591 16 0	
Agents' Balances irrecoverable	189 4 5	
		8,918 6 9
		£327,167 16 0
Out of this the Directors propose to pay a Dividend at the rate of 17½ per cent., absorbing	£ 52,500 0 0	
To place to Investment contingency fund	40,000 0 0	
To carry forward	234,667 16 0	
		£327,167 16 0

The Dividend will be payable (free of Income Tax) in equal moieties on the 2nd June and 1st December next.

The Total Funds of the Company have increased during the year by the sum of £238,225 17s. 0d.

THE SCOTTISH UNION AND NATIONAL—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Con.*

Fire Insurance Account.

	£	s.	d.		£	s.	d.
Fire insurance fund at 1st January, 1912— Reserve for unexpired risks...	353,949	16	7	Claims paid and outstanding after deducting reinsurance recoveries	365,603	0	4
Premiums after deducting reinsurance premiums	721,082	4	5	Commission	122,414	4	11
Interest, dividends and rents........£14,769 17 5 *Less* Income tax.......... 433 10 0	14,336	7	5	Expenses of management	136,485	13	1
				Contributions to fire Brigades...	5,173	8	6
				Profit realized—transferred to Profit and Loss account	99,150	19	4
				Fire insurance fund at 31st December, 1912— Reserve for unexpired risks, being 50 per cent of the premium income for the year	360,541	2	3
	£ 1,089,368	8	5		£ 1,089,368	8	5

Profit and Loss Account.

	£	s.	d.		£	s.	d.
Balance at 1st January, 1912......	244,579	10	8	Dividend paid to shareholders..	52,500	0	0
Interest, dividends and rents not carried to other accounts...........£38,415 16 8 *Less* income tax.......... 1,127 11 8	37,288	5	0	Interest on Accident bonds......	6,137	6	4
Profit realized— Fire account.....£99,150 19 4 Accident account 3,814 0 10 General account. 3,710 11 11	106,675	12	1	Income tax on profits............	2,591	16	0
Transfer fees.....................	42	15	0	Agents' balances irrecoverable...	189	4	5
				Carried to Investment contingency account.................	40,000	0	0
				Balance at 31st December, 1912.	287,167	16	0
	£ 388,586	2	9		£ 388,586	2	9

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£	s.	d.	£	s.	d.
Shareholders' capital paid up	300,000	0	0			
Life assurance fund	4,663,981	14	9			
Annuity fund	462,722	7	11			
Fire insurance fund	360,541	2	3			
Accident insurance fund	10,850	7	6			
Employers' Liability insurance fund	33,025	14	2			
Sinking fund and Capital Redemption fund	23,120	3	6			
General assurance fund	6,479	5	6			
General reserve fund	300,000	0	0			
Investment contingency account	40,000	0	0			
Profit and loss account	287,167	16	0			
				6,487,888	11	7
Claims admitted or intimated, but not payable until after 31st December, 1912—						
Life assurance	£ 73,998	16	4			
Fire insurance	59,994	1	10			
Sinking fund and Capital Redemption assurance	1,500	0	0			
				135,492	18	2
Annuities due and unpaid	£ 854	11	5			
Due under Accident bonds maturing 1926	133,608	15	0			
Unclaimed dividends	3,101	10	11			
Deposits made by agents as security	110	0	0			
Bills payable—fire account	2,881	14	0			
Balances of other companies' accounts	62,143	19	9			
Outstanding commission and other charges—						
Life account	2,644	9	1			
Fire account	4,239	2	1			
Accident account	436	19	5			
Employers' Liability account	551	19	9			
Sinking fund account	2	8	4			
General account	267	8	8			
				210,842	18	5
				£ 6,834,224	8	2

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	417,211	8	1
Mortgages on property out of the United Kingdom	233,872	16	6
Loans on parochial and other public rates	24,142	0	7
Loans on life interests	45,978	0	4
Loans on reversions	54,199	3	8
Loans on stocks and shares	11,750	0	0
Loans on Company's policies within their surrender values	253,024	16	4
Investments—			
Deposit with the High Court (Consols)	20,726	8	9
British Government securities	12,323	17	5
Municipal and county securities, United Kingdom	93,802	1	11
Indian and Colonial Government securities	153,657	4	5
Indian and Colonial Provincial securities	30,097	11	8
Indian and Colonial Municipal securities	462,648	1	1
Foreign Government securities	140,967	12	3
Foreign Provincial securities	72,093	19	2
Foreign Municipal securities	236,300	5	10
Railway and other debentures and debenture stocks— Home and Foreign	3,064,244	12	11
Railway and other preference and guaranteed stocks	490,191	4	4
Railway and other ordinary stocks	281,010	0	10
Freehold ground rents	65,457	4	5
House property	197,287	5	7
Life interests	1,150	0	0
Reversions	31,305	3	11
Agents' balances	138,333	6	9
Outstanding premiums	114,863	4	4
Outstanding interest, dividends and rents	3,986	13	1
Interest accrued but not payable until after 31st December, 1912	78,564	10	6
Bills receivable	17,986	1	2
Cash—On deposit	5,000	0	0
In hand and on current account	58,529	15	11
Company's own shares	1,835	0	0
Landed property	21,684	16	5
	£ 6,834,224	8	2

Memo. 1.—A part of the Company's assets has been deposited under local laws in various places out of the United Kingdom as security to holders of fire policies there issued.

Memo. 2.—The values of the Stock Exchange securities are, in respect of these held by the Company on the 31st December, 1909, the middle prices quoted on that date, and in respect of those purchased since that date the purchase prices, less in both cases accrued interest and sums written off premiums on terminable securities.

SUN INSURANCE OFFICE.

General Business Statement for the Year ending December 31, 1912.

FIRE ACCOUNT.

Premiums received, less reinsurances	£	1,525,978	13	9
Losses paid and outstanding, being at the rate of 49·01 per cent on the Premiums received		747,902	11	3
Expenses of Management (including Commission to Agents and Working Charges of all kinds) being at the rate of 37·87 per cent		577,886	2	3
Interest		68,322	19	1
After reserving as unearned 40 per cent of the Premiums to cover liabilities under current Policies, there is a Credit balance of account (which is transferred to the Profit and Loss)		252,219	9	6

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The Balance brought forward from last year was	£	568,807	17	7
Paid for Dividends in respect of 1911		135,600	0	0
Leaving a Credit Balance of	£	433,207	17	7

This, by the operations of the year, has been increased to					£	741,892	13	1
There has been carried to Pension Fund	£	10,000	0	0				
There has been carried to House Property Account		10,000	0	0				
Balance of Cost of the Imperial Underwriters' Corporation		9,800	0	0				
						29,800	0	0
Leaving at Credit, as appears in the Balance Sheet					£	712,092	13	1
An interim Dividend of six shillings per share, less Income Tax, was paid in January last, absorbing	£	67,800	0	0				
The Directors have declared a further Dividend of eight shillings per Share, less Income Tax, payable on the 4th of July, which will absorb a further sum of		90,400	0	0				
						158,200	0	0
Leaving unappropriated					£	553,892	13	1

SUN INSURANCE OFFICE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912 —*Continued.*

FUNDS.

The Total Funds of the Office will then stand as follows:—

		£	s.	d.
Capital Paid-Up	£	480,000	0	0
Fire Fund		2,110,391	9	6
Accident Fund		8,897	7	8
Employers' Liability Fund		126,501	6	2
Burglary and General Fund		12,937	3	2
Dividend Reserve		150,000	0	0
Pension Fund		57,994	14	2
Balance at credit of Profit and Loss Account, after payment of Dividends		313,892	13	1
	£	3,260,614	13	9

SUN INSURANCE OFFICE—*Continued.*

General Business Statement for the Year ending December 31, 1912—*Continued.*

FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of fund at the beginning of the year—						
Fire reserve at 31st December 1911	£1,500,000	0	0			
Unearned premiums	594,097	19	8	2,094,097	19	8
Premiums (less reinsurances)				1,525,978	13	9
Interest				68,322	19	1
				£3,688,399	12	6

	£	s.	d.	£	s.	d.
Losses				747,902	11	3
Commission	£ 243,781	3	4			
General expenses	325,422	8	8			
Contribution to fire brigades	8,682	10	3	577,886	2	3
Amount of fund at end of year—						
Unearned premiums 40 per cent	£ 610,391	9	6			
Reserve	1,500,000	0	0	2,110,391	9	6
Balance carried to profit and loss account				252,219	9	6
				£3,688,399	12	6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance brought forward from 1911	568,807	17	7
Income from investments (less income tax) not carried to other accounts	51,870	0	9
Balance from fire account	252,219	9	6
" accident account	709	18	5
" employers' liability account	13,607	10	7
" burglary and general account	2,036	18	11
Profit on exchange	421	2	11
Transfer fees	58	2	6
	£ 889,731	1	2

	£	s.	d.
Dividends for 1911 paid in 1912 (less income tax)	135,600	0	0
Income tax on profits	11,965	10	0
Bad debts	272	18	1
Carried to house property account	10,000	0	0
Carried to pension fund	10,000	0	0
Balance of cost of Imperial Underwriters' Corporation of British Columbia	9,800	0	0
Balance carried to balance sheet	712,092	13	1
	£ 889,731	1	2

SUN INSURANCE OFFICE—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital—£2,400,000.			
240,000 shares of £10 each £1 per share paid	240,000	0	0
2,500 of these shares are held by the office but are not included among the investments.			
Fire fund	2,110,391	9	6
Accident Fund	8,897	7	8
Employers' liability fund	126,501	6	2
Burglary and general fund	12,937	3	2
Dividend reserve	150,000	0	0
Pension fund	57,994	14	2
Balance at credit of profit and loss account	712,092	13	1
	£3,418,814	13	9
Outstanding losses on fire account	130,125	8	6
Outstanding losses on burglary and general account	3,114	13	11
Branch and agency balances	60,431	2	6
Amount due to other offices for reinsurances	64,109	16	6
Bills payable	8,199	0	0
Reserve for outstanding commission and charges	20,000	0	0
Clerks' deposit fund	11,109	18	10
Staff fidelity guarantee fund	2,884	19	11
Sundry creditors	6,955	3	5
Dividend warrants uncleared	73	3	4
	£3,725,818	0	8

In the above Accounts are comprised the figures relating to the business of the Patriotic Office.

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	163,739	10	6
Mortgages on property outside the United Kingdom	31,196	4	0
Loans on parochial and other public rates	139	16	4
Investments:—			
British Government securities	29,362	10	0
Municipal securities United Kingdom	21,175	0	0
Colonial Government securities	24,541	18	6
Colonial provincial securities	17,669	0	0
Colonial municipal securities	60,569	9	9
Foreign Government securities	191,273	6	1
Foreign provincial securities	50,302	0	8
Foreign municipal securities	98,103	16	4
Railway and other debentures and debenture stocks—home, colonial and foreign	1,080,234	15	10
Railway and other preference and guaranteed stocks and shares	225,693	5	0
Railway and other ordinary stocks and shares	187,772	13	9
House property, including premises occupied by the office	930,421	18	0
Salvage corps premises	22,863	2	8
Deposits with colonial banks	11,250	0	0
Other investments	11,843	15	6
Branch and agency balances	311,247	17	2
Due by other offices	14,373	9	5
Outstanding premiums (since received)	30,633	10	10
Bills receivable	13,019	5	8
Sundry debtors	3,191	17	4
Cash on deposit, at bankers and in hand	195,199	17	4
	£3,725,818	0	8

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

General Business Statement for the Year ending December 31, 1912.

Profit and Loss Account.

To Losses paid and unpaid		Fr. 18,606,845 36
Head Office expenses		1,357,877 25
Agency expenses		6,842,120 59
General Expenses		1,052,831 97
Taxes—		
Registration	Fr 1,746,656 29	
Stamps	1,136,709 35	
6 francs per mil'n	133,466 65	
12 " "	266,951 93	
Patents, etc.	394,213 04	
		3,677,997 26
Premiums for paid reinsurance		6,439,540 11
Increase in reserve of unearned premiums		216,332 27
Increase in reserve for contingencies		1,300,000 00
Reserve for employees		100,000 00
Reserve for general agents		100,000 00
Total		Fr 39,693,544 81
Dividend at rate of 197 fr. $\frac{9}{10}$ per share		1,979,166 65
Balance		1,057,374 74
Total		Fr 42,730,086 20

By Balance last year	Fr. 934,478 02
Premiums, including taxes	35,967,310 81
Interest earned	948,851 06
Received for reinsured losses	4,879,446 31
Total	Fr 42,730,086 20

Balance Sheet.

ASSETS.	
Unpaid capital	Fr. 7,500,000 00
Investments in bonds stocks &c.	22,583,208 38
Real estate	4,417,102 07
Cash in hand	194,655 35
Bills receivable	69,368 79
Cash in banks	4,720,705 25
Securities on deposit	2,074,850 00
Agents' balances	4,058,940 18
Insurance written and premiums payable in Paris	189,956 20
Office furniture and equipment	22,862 00
Income tax paid in advance	45,000 00
Sundry debtors	255,177 87
Personal property	1,000 00
	Fr 46,132,826 09

LIABILITIES.		
Capital subscribed		Fr 10,000,000 00
Statutory capitalized reserve		3,000,000 00
Reserves from profits for contingencies		12,200,000 00
Unearned premiums on current risks		7,970,000 00
Reserve for possible loss on exchange (foreign business)		35,000 00
Reserve for the benefit of general agents		307,239 30
Retirement fund and reserve for benefit of employees—		1,007,362 31
Employees' provident fund		1,264,362 13
General agents' provident fund		265,824 00
Unpaid losses		1,577,950 83
Due reinsurance companies		637,827 58
Deposits—	Fr 100,645 75	
Securities	2,074,850 00	
		2,175,495 75
Registration tax		588,054 53
Stamp tax		366,401 18
Income tax 6 francs per million		62,712 17
" 12 " "		125,442 96
Sundry creditors		1,154,172 76
Dividends—		
Balance of previous years unpaid	Fr 28,206 25	
Balance of 1912 dividend	1,874,766 65	
		1,902,972 90
Personal participation		434,632 95
Balance profit and loss		1,057,374 74
		Fr 46,132,826 09

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

General Business Statement for the Year ending December 31, 1912.

INCOME.

Total net cash received for premiums	$ 5,444,759 50
Inspections	385 79
Interest	192,113 56
Premium deposits in branch offices	3,171 18
Rents	61,515 41
Munich reinsurance reserve account	2,196 28
Agents' balances	1,199 56
Profit on sale or maturity of bonds	6,941 84
Total income	$ 5,712,283 12

DISBURSEMENTS.

Net amount paid for losses	$ 1,772,635 35
Investigation and adjustment of claims	174,792 22
Commission or brokerage, (less amount received on return premiums and reinsurance)	1,125,483 72
Cash paid stockholders for interest or dividends	200,000 00
Salaries of officers and home office employees	402,680 96
Salaries, travelling and all other expenses of agents not paid by commissions	695,470 81
Medical examiners' fees and salaries	2,119 05
Inspections other than medical	24,364 86
Rents	114,952 86
Taxes on real estate	12,162 20
State taxes on premiums, Insurance Department licenses and fees	109,471 99
All other licenses, fees and taxes	32,478 20
Agents' balances charged off	10,136 67
Gross loss on sale or maturity of ledger assets	4,511 45
Gross decrease, by adjustment, in book value of ledger assets	2,459 15
All other expenditure	375,350 18
Total expenditure	$ 5,059,069 67

LEDGER ASSETS.

Book value of real estate	$ 681,392 87
Mortgage loans on real estate, first liens	3,500 00
Loans secured by pledge of bonds, stocks or other collaterals	40,249 00
Book value of bonds and stocks	4,953,949 23
Cash on hand, in trust companies and in banks	803,719 92
Gross premiums in course of collection	1,006,044 55
Due by U.S. Government under construction contracts	6,276 99
Due for subscriptions, Department Guaranteed Attorneys	57,238 42

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

General Business Statement for the Year ending December 31, 1912—*Concluded.*

LEDGER ASSETS—*Concluded.*

Accounts with suspended banks	$ 70,224 84
Advance secured	48,146 75
Workmen's compensation, Reinsurance and Inspection Bureau	1,425 74
Total ledger assets	$ 7,672,168 31

NON-LEDGER ASSETS.

Interest due and accrued	58,842 45
Rents due	174 67
Gross assets	$ 7,731,185 43
Deduct assets not admitted	391,535 32
Total admitted assets	$ 7,339,650 11

LIABILITIES.

Total net amount of unpaid claims and expenses of settlement	$ 1,100,002 09
Total unearned premiums	2,721,897 34
Commission, brokerage, &c	187,850 37
Salaries, rents, &c., due or accrued	10,000 00
Taxes due or accrued (estimated)	92,840 41
Return premiums	10,523 81
Due on account of reinsurance	27,067 43
Munich Reinsurance Co., Reserve Account	24,091 65
Total liabilities, excluding capital stock	$ 4,174,273 10
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	1,165,377 01
Total liabilities	$ 7,339,650 11

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31 1912.
Accident	$ 163,141 94	$ 120,438 87	$ 121,132 12
Health	63,608 92	48,346 53	48,486 86
Liability	1,657,509 96	1,313,252 95	1,081,223 37
Fly Wheel	3,478 23	2,412 30	....
Fidelity and Surety	4,163,766 92	4,061,609 70	3,536,039 10
Plate Glass	120,785 83	84,198 83	94,370 65
Auto and Teams, property damage	153,201 93	99,724 40	124,365 49
Steam Boiler	26,552 77	11,371 23	....
Burglary and Theft	338,082 55	315,057 05	376,158 56
Workmen's Collective	26,413 90	8,827 71	24,260 26

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1912.

FIRE DEPARTMENT.

The net premium income, after deduction of reinsurances, amounted to £401,163, as against £319,445 in the previous account.

The losses were £167,081, the ratio being 41·6 per cent, as against 51·7 per cent for the previous year.

From the balance at credit of this account £59,548 has been carried to profit and loss, and the reserve for unexpired liability has been increased to £160,466.

ACCIDENT ACCOUNT

(which only applies to Personal Accident business in the United Kingdom) the premiums amounted to £12,404, the claims incurred thereunder being £5,798 after full provision for claims outstanding; the Reserve for unexpired liability is increased to £4,962, and an increased credit balance of £4,822 is carried forward.

EMPLOYERS' LIABILITY ACCOUNT.

The premium income for the year amounted to £98,980, and the claims incurred were £53,378, after full provision for claims outstanding. The reserve for unexpired liability is increased to £39,593, provision for outstanding claims £20,986; and the balance of £9,255 is carried forward.

THE PROFIT AND LOSS ACCOUNT

includes £3,000, one-fifth proportion of the shareholders' profits declared in the life department at last valuation. After payment of the dividend and other charges, with £32,000 carried to the general reserve fund, and £5,000 added to the Investment Reserve Fund, making it £25,000. £52,806 is carried forward.

GENERAL ACCOUNT.

The premium income amounted to £235,859, the claims paid and outstanding were £130,708, or 55·4 per cent, as compared with 56·7 per cent last year, and after adding £32,931 to the Reserve for unexpired liability, increasing it to £79,186, a balance of £21,503 is carried forward.

GENERAL RESERVE FUND.

After deduction of the costs of acquired companies has been increased to £352,871.

THE YORKSHIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

FIRE REVENUE ACCOUNT.

		£	s.	d.
Reserve for unexpired risks from last year		127,780	0	0
Premiums		401,163	3	4
Interest, dividends and rents £	6,827 0 0			
Less income tax thereon	366 4 2	6,460	15	10
	£	535,403	19	2

	£	s.	d.
Claims under policies, paid and outstanding	167,081	10	8
Commission	49,685	1	2
Expenses of management	95,679	2	10
Contributions to fire brigades	2,664	18	11
Bad debts	278	6	3
Carried to profit and loss account	59,548	19	4
Reserve for unexpired risks being 40 per cent of premium income for the year	160,466	0	0
£	535,403	19	2

ACCIDENT INSURANCE ACCOUNT.

		£	s.	d.
Balance brought forward		3,132	1	7
Amount of accident insurance fund at the beginning of the year:—				
Reserve for unexpired risks £	4,400 0 0			
Total estimated liability in respect of outstanding claims	912 0 7	5,312	0	7
Premiums		12,404	10	2
Interest, dividends and rents £	358 0 0			
Less income tax thereon	19 0 0	339	0	0
	£	21,187	12	4

		£	s.	d.
Payments under policies, including medical and legal expenses in connection therewith		5,782	17	5
Commission		2,244	7	0
Expenses of management		2,444	7	3
Bad debts		3	7	1
Amount of Accident Insurance Fund at the end of the year:—				
Reserve for unexpired risks, being 40 per cent of premium income for the year £	4,962 0 0			
Total estimated liability in respect of outstanding claims	927 16 3	5,889	16	3
Balance carried forward		4,822	17	4
	£	21,187	12	4

THE YORKSHIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*

EMPLOYERS' LIABILITY INSURANCE ACCOUNT.

(Of business transacted within the United Kingdom.)

		£ s. d.			£ s. d.
Amount of Employers' Liability Insurance Fund at the beginning of the year—			Payments under policies, including medical and legal expenses in connection therewith		48,289 5 2
Reserve for unexpired risks £	33,320 0 0		Commission		10,102 14 11
Total estimated liability in respect of outstanding claims	15,897 7 5		Expenses of management		21,768 16 3
		49,217 7 5	Bad debts		24 10 7
Premiums		98,980 10 7	Amount of Employers' Liability Insurance Fund at the end of the year—		
Interest, dividends and rents £	1,925 0 0		Reserve for unexpired risks, being 40 per cent of premium income for the year £	39,593 0 0	
Less income tax thereon	103 0 6	1,821 19 6	Total estimated liability in respect of outstanding claims	20,986 1 4	60,579 1 4
			Balance carried forward		9,255 9 3
		£ 150,019 17 6			£ 150,019 17 6

GENERAL ACCOUNT.

(Burglary, Live Stock, Motor Car, Fidelity, Third Party, etc.)

		£ s. d.		£ s. d.
Balance brought forward		13,858 13 6	Claims under policies, paid and outstanding	130,708 4 0
Reserve for unexpired risks, brought from last year		46,255 0 0	Commission	39,495 10 4
Transfer to reserves in respect of business purchased		19,590 0 0	Expenses of management	47,536 9 2
Premiums		235,859 0 6	Bad debts	119 13 7
Interest, dividends and rents £	3,156 0 0		Reserve for unexpired risks on the premiums of the year (after deduction of £37,894 for term and transit risks—Live stock Department—expired within the year) at the rate of 40 p.c.	79,186 0 0
Less income tax thereon	169 1 4	2,986 18 8	Balance carried forward	21,503 15 7
		£ 318,549 12 8		£ 318,549 12 8

PROFIT AND LOSS ACCOUNT.

		£ s. d.		£ s. d.
Balance of last year's account		51,233 9 4	Dividends to shareholders	37,828 10 0
Interest and dividends not carried to other accounts	£ 18,860 13 4		Expenses not charged to other accounts	4,000 0 0
Less income tax thereon	1,008 0 0	17,852 13 4	Carried to general reserve fund	32,000 0 0
			Carried to investment Reserve fund	5,000 0 0
Brought from life account		3,000 0 0	Balance carried forward	52,806 12 0
Brought from fire account		59,548 19 4		
		£ 131,635 2 0		£ 131,635 2 0

GENERAL RESERVE FUND.

	£ s. d.		£ s. d.
Balance from last account	330,116 12 3	Purchase of business account	9,244 15 5
Brought from profit and loss account	32,000 0 0	Balance carried forward	352,871 16 10
	£ 362,116 12 3		£ 362,116 12 3

GENERAL BALANCE SHEET.

LIABILITIES.		£ s. d.	ASSETS.		£ s. d.
Shareholders' Capital:—			Mortgages on property within the United Kingdom		634,929 4 8
AUTHORIZED			" " out of the United Kingdom		419,058 11 1
190,000 shares of £5 each	£ 950,000 0 0		Loans on parochial and other public rates		11,853 13 8
50,000 " £1 "	50,000 0 0		" Life interests		115,995 1 2
	£ 1,000,000 0 0		" Reversions		116,129 6 2
			" Company's policies within their surrender values		84,439 18 3
ISSUED—			" Personal security		79,090 2 11
111,314 " £5 " 10s. paid	£ 55,657 0 0		Investments:—		
20,000 " £1 " fully paid	20,000 0 0		Deposit with the High Court:—		
		75,657 0 0	£6,500 North British Railway 3% Consolidated Lien stock		
Life assurance and annuity fund		2,272,397 17 7	£14,924 10s. 7d. Midland Railway Consolidated	£5,184	
Sinking fund and capital redemption fund		36,747 17 5	2½% Perpetual preference stock	9,925	
Fire insurance fund—		160,466 0 0	£6,500 consols	5,265	
Accident insurance fund		5,889 16 3			20,374 0 0
" " account balance		4,822 17 4	British government securities		5,813 0 0
Employers' liability fund		60,579 1 4	Municipal and county securities, United Kingdom		8,329 0 0
" " account balance		9,255 9 3	Indian and colonial government securities		27,906 0 0
General account fund		79,186 0 0	" provincial securities		26,082 0 0
" " balance		21,503 15 7	" municipal securities		93,828 0 0
Marine insurance fund		97,165 16 9	Foreign government securities		203,884 18 1
Profit and loss account		52,806 12 0	" provincial securities		16,838 0 0
General reserve fund		352,871 16 10	" municipal securities		116,418 0 0
Investment reserve fund		25,000 0 0	Railway and other debentures and debenture stocks—Home and foreign		429,100 5 0
Dividend reserve fund		20,000 0 0	Railway and other preference guaranteed stocks		113,625 0 0
Pension and guarantee fund		10,793 0 0	" ordinary stocks		91,763 0 0
			Rent charges		5,256 3 0
		£ 3,285,143 13 4	Freehold grounds rents		6,392 0 0

THE YORKSHIRE—*Concluded.*

General Business Statement for the Year Ending December 31, 1912—*Concluded.*

BALANCE SHEET—*Concluded.*

LIABILITIES—*Con.*

		£ s. d.
Claims admitted or intimated but not paid:—		
Life assurance	£ 8,612 5 6	
Fire insurance	41,898 12 1	
Marine insurance	14,396 0 0	
General insurance	19,998 10 2	
		84,905 7 9
Bills payable—Fire		15,805 3 7
Unclaimed dividends		1,219 15 9
Due to other companies and agents:—		
Life assurance	£ 536 16 9	
Fire insurance	100,801 6 10	
Accident insurance	417 14 9	
Employers' liability insurance	452 10 10	
General insurance	9,109 9 4	
Marine insurance	18,673 18 7	
		130,021 17 1
Premiums and interest paid in advance		2,138 6 0
Sundry creditors:—		
Life assurance	£ 6,458 12 0	
Fire insurance	990 13 7	
Accident insurance	46 6 2	
Employers' liability insurance	3,770 6 6	
General insurance	2,413 16 0	
Marine insurance	280 1 7	
		13,959 15 10
		£ 3,533,193 19 4
Liabilities of the Great Britain Mutual Life Assurance society, as per separate balance sheet (*see over*)		35,007 11 6
		£ 3,568,201 10 10

ASSETS—*Con.*

		£ s. d.
Leasehold ground rents		7,456 8 0
House property		354,176 13 9
Life interests		10,373 0 0
Reversions		57,374 1 9
Fixed deposits with colonial and continental banks; and deposit stocks		31,419 19 9
Investments not otherwise classified		5,955 0 0
Agents' balances		311,183 14 2
Outstanding premiums		5,774 10 4
" interest, dividends and rents		8,386 2 8
Interest accrued but not payable		15,989 16 4
Bills receivable		785 7 3
Cash:—		
On deposit	£ 700 17 3	
In hand and on current account	82,142 10 2	
		82,843 7 5
Due from other companies		12,672 2 11
Sundry debtors		1,698 11 0
		£ 3,533,193 19 4
Assets of the Great Britain Mutual Life Assurance society as per separate balance sheet (*see over*)		35,007 11 6
		£ 3,568,201 10 10

Note.—*The stock exchange securities shown above are taken at the mean market prices as at date of the last quinquennial valuation, viz.:—31st December, 1909, in respect of investments upon the Books at that time: subsequent purchases have been taken at cost price except that in both cases terminable or wasting securities are being written down by annual instalments.*

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1912, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	$ cts.		$ cts.
Acadia Fire	77 12	London and Lancashire Plate Glass	0 18
Ætna	177 20	London Mutual Fire	217 42
Alliance	122 71	Lumber Insurance Co	106 71
American and Foreign Marine	10 63	Manitoba Assurance	204 94
American Surety	11 98	Marine	10 69
Anglo-American	134 53	Maryland Casualty	256 06
Atlas	282 55	Mercantile Fire	114 76
Boiler Inspection	49 76	Montreal Canada	107 36
British America	338 35	National Fire	181 83
British and Foreign Marine	0 80	National Provincial Plate Glass	4 31
Caledonian	238 46	National Surety Co	13 97
Canada Accident	157 46	National Union Fire	39 43
Canada National Fire	15 30	New York Plate Glass	11 77
Canada Weather	17 28	North British and Mercantile	515 84
Canadian Casualty	50 76	North Empire	37 59
Canadian Fire	173 07	Northern	346 59
Canadian Railway Accident	267 55	Norwich Union Fire	444 81
Catholic Mutual	5 96	Nova Scotia Fire	84 75
Central Canada Manufacturers	34 17	Occidental Fire	62 95
Commercial Union	757 93	Ocean Accident	346 55
Connecticut Fire	69 04	Ocean Marine	5 47
Continental Insurance Co	125 16	Ontario Fire	111 19
Dominion Gresham Company	23 52	Ottawa Fire	12 51
Dominion Fire	170 65	Pacific Coast Fire	39 81
Dominion of Canada Guarantee and Accident	216 26	Phœnix of London	648 52
Employers' Liability	564 13	Phœnix Insurance Co., Hartford	190 70
Equity Fire	149 21	Protective Association of Canada	56 23
Factories	129 65	Provincial Insurance Co	11 38
Fidelity and Casualty Co	98 13	Quebec	117 23
Fidelity-Phenix	229 32	Queen Insurance Co. of America	374 61
General Accident of Canada	162 68	Railway Passengers	75 89
General Accident Fire and Life	155 48	Rimouski	203 46
General Animals	34 08	Royal Exchange	131 15
German American	208 16	Royal Guardians	0 55
Guarantee Co. of N. A	30 17	Royal Insurance Co	733 47
Guardian Accident and Guarantee	0 18	Scottish Union and National	180 63
Guardian Assurance Co	462 22	Sovereign Fire	43 38
Hartford	512 44	Springfield Fire and Marine	121 48
Home Fire	220 59	St. Paul Fire and Marine	99 06
Hudson Bay	202 31	Sterling Accident and Guarantee	29 77
Imperial Guarantee and Accident	146 20	Subsidiary High Court A. O. F	81 10
Insurance Company of North America	254 41	Sun insurance Office	238 89
International Casualty	6 31	Supreme Court I. O. F	137 27
International Fidelity	3 93	Title and Trust Co	1 41
Law Union and Rock	138 72	Travelers	210 65
Liverpool and London and Globe	798 57	Travellers' Indemnity Co	46 57
Lloyds' Plate Glass	102 50	Underwrirers at American Lloyds	12 12
London Assurance	143 12	L'Union, of Paris	15 29
London Guarantee and Accident	231 35	United States Fidelity	86 03
London and Lancashire Fire	341 38	Western	247 69
London and Lancashire Guarantee and Accident	96 90	Woodmen of the World	6 91
		Yorkshire	193 46
		Total	$16,575 91

INDEX

OF COMPANIES' STATEMENTS.

VOLUME I.

Companies.	Annual Statements.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Acadia Fire	7	......	......	......	......	475
Ætna Insurance Co	12	......	......	......	14	......
Alliance	16	......	......	......	600	......
American and Foreign Marine	......	......	......	317	318	......
American Central	18	......	......	......	19	......
American Insurance Co	22	......	......	......	23	......
American Lloyds, Underwriters at	25	......	......	25	26	......
American Surety Co	......	......	320	......	321	......
Anglo-American	29	......	......	......	......	478
Atlas	34	......	......	......	604	......
Boiler Inspection	......	......	......	324	......	481
British America	36	......	......	......	......	482
British and Foreign Marine	......	......	......	327	608	......
British Colonial	41	......	......	......	......	488
British Northwestern	44	......	......	......	......	490
Caledonian	47	......	......	......	610	......
California Insurance Co	49	......	......	......	612	......
Canada Accident	......	329	329	329	......	493
Canada National	51	......	......	......	......	494
Canada Weather	......	......	......	334	......	508
Canadian Casualty and Boiler	......	337	......	337	......	515
Canadian Fire	54	......	......	......	......	516
Canadian Railway Accident	......	342	......	342	......	519
Central Canada Manufacturers	58	......	......	......	......	519
Commercial Union	61	......	......	......	614	......
Connecticut Fire	64	......	......	......	65	......
Continental Insurance Co	68	......	......	......	69	......
Dominion Fire	72	......	......	......	......	520
Dominion Gresham		346	346	346	......	528
Dominion of Canada Guarantee and Accident	......	350	350	350	......	528
Employers' Liability	76	76	76	......	81	......
Equity Fire	83	......	......	......	......	529
Factories' Insurance Co	86	......	......	......	......	534
Fidelity-Phœnix Fire	89	......	......	......	91	......
Fidelity and Casualty of New York	......	355	......	355	358	......
Fireman's Fund	93	......	......	93	95	......
Firemen's Insurance Co	98	......	......	......	618	......
General Accident Assurance Co. of Canada	......	361	......	361	......	534
General Accident Fire and Life	100	......	......	......	620	......
General Animals	......	......	......	368	......	535
Compagnie d'Assurances Générales	103	......	......	......	622	......
German-American	105	......	......	......	106	......
Germania Fire	109	......	......	......	623	......
Guarantee Company of North America	......	......	371	......	......	537
Guardian Accident and Guarantee	......	375	375	375	......	539
Guardian Assurance	111	......	......	......	625	......
Hartford Fire	114	......	......	114	116	......

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Continued.*

Companies, &c.	Annual Statements.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Hartford Steam Boiler				381	381	
Home Fire	119			119	121	
Hudson Bay Insurance Co	124			124		540
Imperial Guarantee and Accident		384	384	384		545
International Casualty		389		389	628	
International Fidelity			392		393	
Insurance Co. of North America	128			128	130	
Insurance Co. of the State of Pennsylvania	133				134	
Law Union and Rock	137	137			141	
Liverpool and London and Globe	145				630	
Liverpool-Manitoba	148					545
Lloyds Plate Glass				395	396	
London and Lancashire Fire	151				633	
London Assurance	154				155	
London Guarantee and Accident		398	398	398	401	
London and Lancashire Guarantee and Accident		405	405	405		546
London Mutual Fire	159					546
Lumber Insurance Co	164				165	
Marine Insurance Co				412	636	
Maryland Casualty Co		414	414	414	418	
Mercantile Fire	167					547
Montreal-Canada	170					548
Mount Royal	175			175		550
National Fire	179			179	181	
National Provincial Plate Glass				421	637	
National Surety			423		424	
National Union Fire	183			183	185	
Niagara Fire	187				188	
New York Plate Glass				427	428	
North British and Mercantile	191				638	
North Empire Fire	195					552
Northern	202				641	
North West Fire	199					557
Northwestern National	205			205	206	
Norwich Union Fire	209	209		209	645	
Nova Scotia Fire	212					558
Occidental Fire	217					560
Ocean Accident and Guarantee		430	430	430	434	
Ocean Marine				436	438	
Ontario Fire	221					563
Ottawa Assurance	225					567
Pacific Coast	227					568
Palatine Insurance Co	232				647	
Phœnix, of London	234				236	
Phœnix, of Hartford	240				242	
Protective Association of Canada		440				574
Providence Washington	244				245	
Provincial	247				649	
Quebec	249					574
Queen, of America	253			253	255	
Railway Passengers		443	443	443	447	
Rimouski	258					575
Royal Exchange	262	262			650	
Royal Insurance Co	266				652	
Scottish Union and National	269			269	656	
Sovereign Fire	273					576
Springfield Fire and Marine	278			278	280	
St. Paul Fire and Marine	282			282	284	
Sterling Accident and Guarantee		449				582

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Concluded.*

Companies, &c.	Annual Statements.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Sun Insurance Office	287	....	....	....	659	....
Title and Trust Co	....	....	....	452	....	583
Travellers' Indemnity Co. of Canada	....	463	....	463	....	584
Travelers Insurance Co	....	459	....	459	461	....
Travelers Indemnity Co., Hartford	....	455	....	455	456	....
L'Union, Paris, France	289	....	....	....	663	....
Union Assurance Society	291	....	....	....	293	....
United States Fidelity and Guaranty	....	466	466	466	664	....
Westchester Fire	295	....	....	....	296	....
Western	299	....	....	299	....	585
Yorkshire	305	305	....	305	666	....